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CHRISTOPHER COLUMBUS AND THE BANK OF ST. GEORGE

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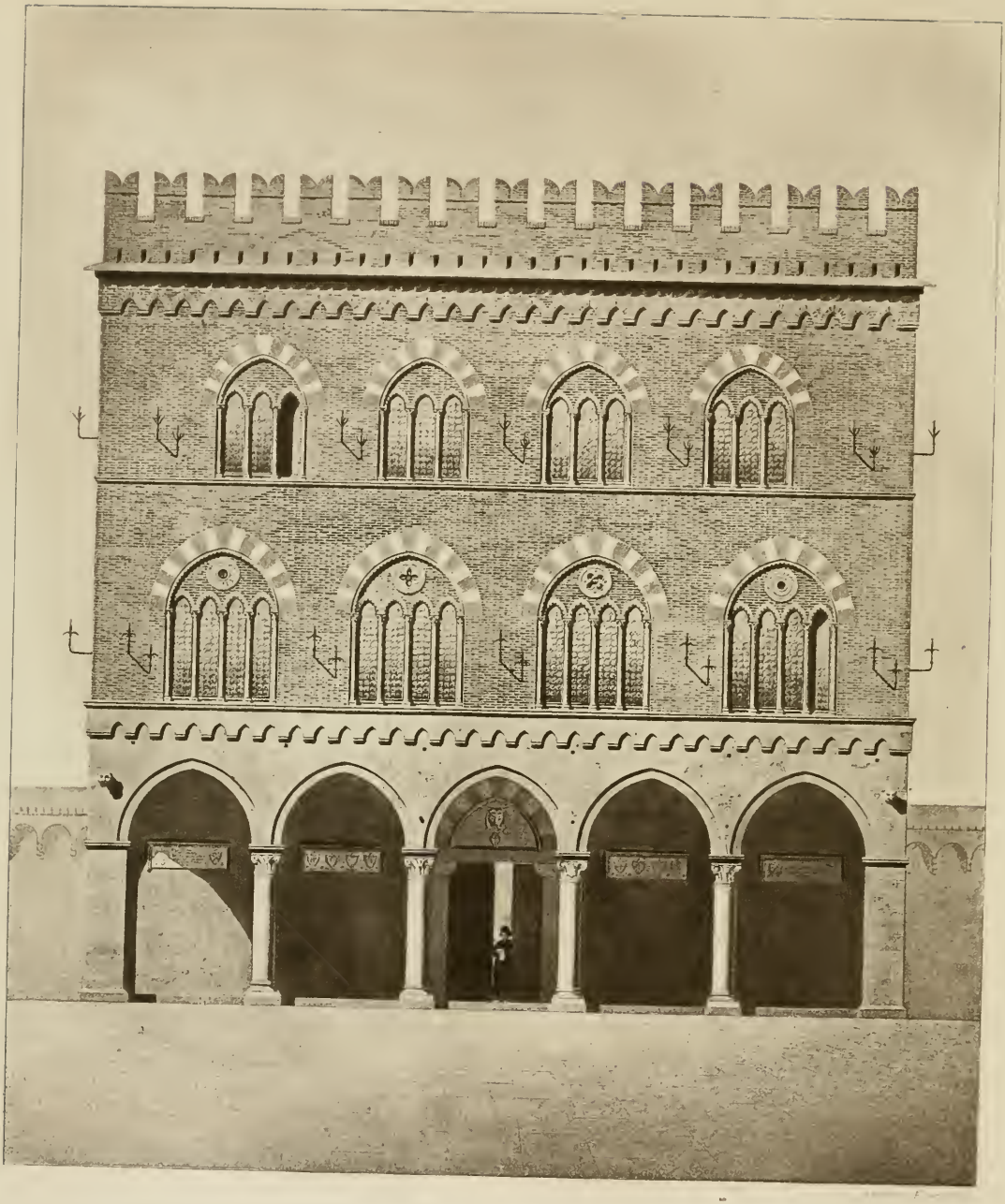

THE HOUSE OF SAINT GEORGE
AT GENOA
IN THE FIFTEENTH CENTURY.

Christopher Columbus

AND THE

Bank of Saint George

(*Ufficio di San Giorgio in Genoa*)

TWO LETTERS ADDRESSED

TO

SAMUEL L. M. BARLOW, ESQUIRE

BY

HENRY HARRISSE

NEW YORK

Privately Printed

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Paris, January 1st, 1888.

To Samuel L. M. Barlow, Esqr.,
New York City.

My dear Friend,

AT your request I send herewith all the facts and documents known in regard to the dealings of Christopher Columbus with the famous Genoese Bank of St. George, and, incidentally, what I have been able to ascertain concerning his alleged autograph letter addressed to that institution, and dated Sevilla, April 2nd, 1502, which, you tell me, is, or was, for sale in New York at the price of $2000.

I hope you will excuse my dividing this reply into chapters and clogging it with so many notes and quotations; but there was no other method of treating the subject, as you wished me to do, that is, historically and critically.

Affectionately yours,
Henry Harrisse.

FIRST LETTER.

Christopher Columbus and the Bank of St. George.

I.

CHRISTOPHER COLUMBUS always entertained the greatest feelings of kindness towards Genoa. As early as 1498, when creating the sort of entail called in Spain a *Mayorazgo*, which then served also for a last will and testament, he ordered his heirs ever to exert themselves to "promote the honor and welfare of that city, "and devote their entire power and means to defend the good name and increase the "happiness of the Republic."[1]* In the same instrument Columbus gives the reason for his solicitude: "Because," said he, "from there I came, and there I was born."[2]

Before proceeding any further, let me inform you that this declaration of the great navigator that he was born in the city of Genoa, has just been confirmed by the discovery of authentic documents preserved in the archives of the Palazzetto. We were already in possession of notarial acts showing that his father Domenico continued to live and work as a wool weaver within the city from 1439 until the close of the year 1470, when he removed to Savona.[3] Now, as late as yesterday, my friend the Marquis Marcello Staglieno discovered a legal document containing a notarial declaration to the effect that on the 30th of October, 1470, Christopher Columbus had attained the majority of nineteen years: *Christofforus de Columbo filius Dominici, maior annis decem novem.*[4] This fixes the date of his birth between 1446 and 1451, of course in the city of Genoa, where his father was then settled for at least six years.

In the midst of deceptions and sorrows, Columbus continued to think kindly of his native place. Even in 1501, at a time when he was relatively poor and forsaken,[5]

* These figures refer to the notes, which will be found together at the end of the work.

notwithstanding the three memorable voyages he had accomplished, he was devising means to give Genoa a lasting memorial of his affection.

In the hope of repressing the depredations committed on Genoese vessels by Catalan and Majorcan seamen, the Republic had sent Nicoló Oderigo as special envoy to Ferdinand and Isabella.[6] Meeting with no success, Oderigo was about returning home, when Columbus made him aware of his benevolent intentions. The plan proposed consisted in a perpetual assignment of one-tenth of Columbus' prospective income arising from all the rights, property and privileges he possessed in the New World, for the purpose of reducing the excise or tax laid upon provisions brought into the city of Genoa. They discussed[7] the subject together, and came to the conclusion that the safest mode of securing the object was to appoint as assignee or trustee the famous House of Saint George.

I suppose you know what kind of concern was the *Casa* or *Ufficio di Sancto-Giorgio?** It sprung from an association entered into April 27th, 1407, between all classes of creditors of the Republic, to collect and apply to the payment of one funded debt embracing the claims of each, certain revenues assigned to them by the State. This limited partnership soon evolved into the greatest and most powerful financial concern of the time and of all times. It loaned to the Commonwealth all the moneys required to carry out the government in times of war and of peace, receiving in exchange State taxes and duties with power to collect directly, and without being subjected to the interference or control of the judicial authorities. It then added Commerce to Finance, in forms which, centuries afterwards, served as models for the West and East India Companies chartered in France, England, and Holland; and lorded in its own right over the islands of Corsica, Scio, and the Crimea. There seemed to be no limit to the inventive genius of the financiers who managed the House of St. George. Our modern joint-stock companies, whether for the purpose of banking or trade, as well as *Crédits Mobiliers* and *Caisses d'Amortissement*, were all framed in imitation of similar institutions established by that tremendous concern nearly five hundred years ago. Finally, it became so powerful that Machiavelli raised the question whether the Republic of Genoa itself was not destined to be absorbed by the Bank of St. George.[8]

You may well imagine the credit which such an establishment enjoyed at home and abroad. Columbus had so much confidence in its solidity that when haunted with the extravagant notion of conquering the Holy Sepulchre, he ordered his heirs to save as large a portion of their income as they could for that purpose, and invest

* For the sake of brevity I shall sometimes call it *the Bank of Saint George*, although it assumed the title of *Banca di San Giorgio* only in 1673.

the same in shares of the Bank of St. George: "I desire," said he, "that they purchase "the kind of stock issued by the House of St. George called *Luogi*,* which gives 6 % "interest and constitutes a very safe investment."[9] It was natural then for Columbus and Oderigo to select the *Ufficio di San Giorgio* as the trustee for such benevolent and patriotic intentions. Therefore, when about to sail on his fourth and last voyage,[10] April 2nd, 1502, the Admiral addressed the following letter to the House of St. George:—

muy nobles señors

biē q̄ † *el coerpo ande aca / el coraçō eſta ali de continuo / nr̄o / S^or / me ha fecho la mayor* ‡ || *merced q̄ deſpues de dabid el aya fecho anadi* § */ las coſas de my inpreſa ya luzē* || *y faria grā lumbre / si la eſcuridad del gobierno nō le* ¶ *incobriera / yo buelu* [*o*] || *alas yndias ē nōbre de la ſanta trinidad ꝑa tornar luego / y por q̄ yo soy* || *mortal yo deſo* ** *a dō diego my fijo q̄ de la Renta toda q̄ se oviere / q̄ os* || *acuda ali cō el diezmo de toda ella cada vn anō ꝑa siēpre pa ē deſ* || *cuēto de la Renta del trigo y bino y otras bitualias comederas / si eſte* || *diez^o fuere algo Reçebildo / y si nō Reçebid la voluntad q̄ yo tengo /* || *a eſte fijo myo vos pido por merçed q tengays ēcomēdado / mycer* || *nycolo de oderigo sabe de mys fechos mas q̄ yo prop^o / y ael he* || *ēbiado el* [*tra*]*ſlado* †† *de mys priuilegios y carta*[*s*] ‡‡ *ꝑa q̄ los ponga* || *ē buena guardia / folgaria q̄ los vieseds̄ / el Rey y la Reyna* || *mys .S.* *me quierē honrrar mas q̄ nūca / la ſanta trinidad* || *vr̄as nobls̄ ꝑſonas guarde y el muy magnifico ofiçio acreſçiēte* || *fecha ē ſebilla ados dias de abril de* 1502 //

* Navarrete prints by mistake: *Logos*. For the meaning of *Luoghi*, see *infra*.

† In the original, the word *que* is abbreviated not by a dash over the q̄ as I do here, but by a prolongation and curve of that letter, which cannot be reproduced typographically.

‡ The sign || indicates that in the original the line ends there.

§ *Nadi* for *nadie*; *escuridad* for *oscuridad* are old Spanish forms.

¶ *Le* for *las* is an Italianism; so is the following word, *incobriera* for *encobriera*.

** *Deso* for *dexo* may also be an Italianism.

†† The first three letters in the word *traslado* have been partially torn off by Antonio Gallo when he punched a hole for the cord of the *filza*. See *infra*, page 21.

‡‡ Here in the original is the corresponding hole for the cord of the *filza*; but in the original the *s* is visible under the turned up edge of the lacerated part.

el almirante mayor del mar oçeano y viſo Rey || y governador general delas yſlas y tierra firma de aſia y yndias del Rey y de la Reyna mys S̃ y su || capitã general de la mar / y del su conſejo.//

.S.

.S. A. S.

X M Y

Xp̃o FERENS. //

alos muy nobles ſeñor̃s dell || muy magnifico oficio de ſan georgi ẽ genua—

The letter in English is as follows:—

" High noble Lords:

" Although the body walks about here, the heart is constantly over there. Our " Lord has conferred on me the greatest favour ever granted to any one since David. " The results of my undertaking already appear, and would shine greatly, were they " not concealed by the blindness of the government. I am going again to the Indies " under the auspices of the Holy Trinity,[11] soon to return, and since I am mortal, I " leave it with my son Diego that you receive every year, for ever, one tenth of the " entire revenue, such as it may be, for the purpose of reducing the tax upon corn, " wine and other provisions. If that tenth amounts to something, collect it. If not, " take at least the will for the deed. I beg of you to entertain regard for the son I " have recommended to you. Mr. Nicoló de Oderigo knows more about my own " affairs than I do myself, and I have sent him the transcripts of my privileges and " letters for safe keeping. I should be glad if you could see them. My lords the " King and Queen endeavour to honor me more than ever. May the Holy Trinity " preserve your noble persons and increase the most magnificent House[of St. George]. " Done in Sevilla on the second day of April, 1502.

" The Chief Admiral of the Ocean, Vice-Roy and Governor " General of the islands and continent of Asia [12] and the Indies " of my lords the King and Queen, their Captain General of the " sea, and of their Council.

".S.

".S. A. S.

"X M Y

" Xp̃o FERENS."

That letter was handed by Columbus to a Genoese banker and ship owner[13] of Sevilla, called Francesco de Rivarolla, who forwarded it to Nicoló Oderigo, then in Genoa. But I apprehend that the latter did not get the package until several months afterwards, as I find him receiving instructions for a second embassy to Spain, April 9th, 1502. Oderigo must have crossed the parcel on the way, and it is only when he again returned to Genoa, the following summer or autumn, that he received and remitted the letter addressed by Columbus to the House of St. George. It is in this way that I account for the Bank's tardy reply, which was written only in the month of December, 1502.

At that time Columbus was somewhere between Costa Rica and Guatemala, searching for the mines where, as he firmly believed, David had found the gold required for building the Temple of Jerusalem.[14] The Bank, therefore, on the 8th of December, 1502, wrote to Diego Columbus, enclosing a letter for his father. The letters were doubtless addressed to Granada,[15] and entrusted, I think, to Gerolamo Di Negro, who, on that day,[16] had received his instruction as Genoese ambassador to the Court of Spain. The letter addressed to Diego reads as follows:—

Preclariſſimo viro dum diego admirati maioris maris oceani filio honorandiſſimo ||

Illuſtris et clariſſime vir honorandiſſime. La excelentia de lo armirante || *maior voſtro padre per ſua lettera data adi dui de aprile* || *paſſato et più largamente per relatione de lo ſpectabile* || *meſer nicolò de oderico ritornato de la legatione ſua* || *da queli glorioſiſſimi re / ne ha fatto intendere quanta ſia* || *la ſua carità et optima voluntà verſo queſta ſua primigenia* || *patria del che habiamo recevuto conſolatione innaralabile* /* || *vedendo etiamdo quelo che in parole ſcrive eſſere dimoſtrato* || *in effecti per che pare habia ordinato a voſtra claritudine* || *che de li fruti / ogni anno ſoi† et voſtri / per una decima debiate* || *mandare in queſta cita a deputare a la exdebitatione ho* || *ſia de‡ ſqueanto de le cabelle de lo grano vino et altre* || *victualie. Ne aricomanda etiamdio voſtra claritudine Ill§ che* || *non nera molto*

* *Sic pro* "innenarrabile." Bordoni gives "*innarabile.*"

† Bordoni gives *jure vostri*, but the original says clearly *soi et vostri.*

‡ Bordoni prints more correctly "*descuento.*"

§ *Sic pro* "il."

neceſſario perche ſiamo et ſaremo ſempre || in ogni voſtra gloria et amplia || claritudine / talmente diſpoſti || che a quelo no ſe po fare alcuna additione. vi pregemo || bene che vi piacia haveire a mente de metere ad executione || quelo che de la decima lo voſtro excelentiſſimo padre ve ha || ordinato et da noi ſe facia voſtra clarità tutto quelo || concepto lo quale importa lo grado et condicione de caſa || voſtra et la gloria de voſtro padre per lo quale et per voſtra || magnificentia et claritudine ſiamo in ogni tempo paratiſſimi. La || lettera che ſcrivemmo a eſſo excelentiſſimo voſtro padre incluſa || in queſta ve piacera darli quando li ſera la comodita del || tempo et la ſua presentia. Ex Genua MDII die VIII decembris.†*

This letter in English is as follows:—

"To the Most Illustrious Sir, Don Diego, Most Honorable Son of the Chief "Admiral of the Oceanic Seas.

"His Excellency ‡ the Chief Admiral your Father, by his letter dated April 2d, "and more at length by the narrative of the Honorable Nicoló de Oderico, when "he returned from the embassy to those Most Glorious Kings, has conveyed to us how "great was your father's affection and good will toward this his first country. This "gratified us inexpressibly, seeing that what he wrote in words, he showed in reality, "as it seems he has ordered Your Excellency to send to this city, every year one "tenth of the revenue to which you are entitled, for the purpose of exonerating or "reducing the excise levied on corn, wine and other provisions.

"He also recommends Your Grace to us, which is scarcely necessary, because we "are so anxious to promote your whole glory and lustre that our feelings in this "respect cannot be increased.

"We then beg of you to think of carrying into effect what Your Most Excellent "Father has ordered as regards that tenth. Your Grace can rely upon us to the "extent demanded by the high situation and dignity of your house, and the glory of "your Father, which, as well as that of Your Excellency and Grace, we will always

* This word is blurred in the original.

† It is by mistake that Bordoni prints: *Ex Genua* 1511.

‡ As most of the honorary expressions in Latin and Italian cannot be translated literally into English without appearing unintelligible, I have replaced them by terms which are often used in England and will be more easily comprehended by the reader.

" be most ready to promote. Do us the pleasure, when you have an opportunity of " doing so and he is near you, to remit to Your Most Excellent Father the inclosed " letter which we write to him. From Genoa, 1502, 8th of December."

The letter addressed to Christopher Columbus was as follows: [17]—

Illuſtri et preclariſſimo viro domino Chriſtoforo maiori admirato || *maris oceani viſſe regi et gubernatori generali inſularum* || *et continentis aſſie et indiarum cereniſſimorum regis et regine* || *et capitaneo generali maris et conſiliario.*//

Illuſtris vir et clariſſime amantiſſimeque concivis et domine memorandiſſime. || *Per lo ſpectabile jureconſulto meſſer nicolo de oderigo ritornato da la* || *legatione per queſta excelſa noſtra comunità apreſſo de quelli excelentiſſimi* || *et gloriosissimi Re, ne ſtata data una lettera de voſtra* || *claritudine la quale ne ha data una conſolatione ſingulariſſima* || *vedendo per quella voſtra excelentia eſſere come é conſentaneo ala* || *natura ſua affectionato de queſta ſua originaria patria ala quale* || *dimoſtra portare ſingulare amore et carita / volendo che de la* || *gracia la quale la divina bonta ſe dignata fare a voſtra excelentia* || *la patria antedicta et populi de quella debiano ſentire bona comodita* || *et fructo memorabile, habiando ordinato a lo preclariſſimo* || *don diego voſtro figiolo che de la decima de ogni rendita ſua* || *ogni anno debia in queſta città provedere a deſbitatione* || *de le gabelle de grano vino et altre victualie, la qual coſſa* || *non poteria eſſere piu caritativa nec etiam piu memorabile* || *nec tendere a maior memoria de la gloria voſtra la quale* || *in le altre coſſe eſt tanto grande et tanto ſingulare quanto* || *ſe habia per alcuna ſcriptura homo del mondo mei haveire* || *aquiſtato / habiando per voſtra propria induſtria animosita* || *et prudentia ritrovato tanta parte di queſta terra et globo del mondo* || *inferiore la quale per tutti li antipaſſati ſecoli ali homini* || *de la noſtra habitabile e ſtata incognita. Ma queſta tanta excelentia* || *voſtra de coſſi ſingulariſſima gloria a dire lo vero ne pare* || *molto piu memorabile et completa eſſendo condita de la humanita* || *et benignita che demoſtrate haveire a*

queſta ſua primogenia || patria perche laudemo cum infinite laude la voſtra diſpoſitione || et preghiamo lo omnipotente Dio ſe degne conſervarvi longamente || cum felicita.—A lo prenominato don diego voſtro preclariſſimo || figliolo ſaremo ſempre tanto affectionati quanto importa || la condictione ſua per eſſere voſtro figiolo / ac la excelentia de li facti || et gloria voſtra de la quale queſta noſtra comune patria prende et ha || havuto la parte ſua / a loquale don diego ſe ſiamo offerti || per lettera et coſſi ſe offerimo a voſtra excelentia in tutto quello || che ſia in noſtra mano poter fare per honore et creſcimento de la || glorioſiſſima caſa voſtra.—Lo prenominato meſſere || nicolo ne ha narrato molte coſſe de le gracie et privilegii || voſtri li quali ha portato qui tranſlati, del che ſiamo conſolatiſſimi || et ve rifferemo immortale gratie che de quelli ne habiate facti || partecipi. Ex genua MDII die VIII decembris. ||

This letter in English is as follows :—

" Illustrious Man, Beloved Fellow Citizen and Celebrated Lord :

" Through the honorable jurist, Mr. Nicoló de Oderigo, on his return from the " embassy to those Most Excellent and Glorious Kings entrusted to him by our " Commonwealth, I have received a letter from Your Excellency. I was very much " gratified at the affection, in keeping with your nature, shown therein for your first " country, towards which you exhibit such great love and kindness as to make it " partake of the blessings bestowed upon Your Excellency by Divine Goodness. " Your aforesaid native country [*Patria*] and its people cannot fail to derive great " comforts and innumerable advantages from the orders which you have given to " your illustrious son Don Diego that the tenth part of your entire income shall be " applied every year toward reducing the excise levied on corn, wine and other " provisions. Nothing can be more liberal, worthy in a higher degree to be " remembered nor tend more to perpetuate your fame than this act, which on the " other hand, is as great and extraordinary as that which has been recorded about " any man in the world, considering that by your own skill, energy and prudence " you have discovered such a considerable portion of this earth and sphere of the " lower world, which during so many years past and centuries had remained unknown " to its inhabitants. But this great exercise of your extraordinary glory, to speak

" truly, appears memorable in a higher degree and more complete as being joined to " the love of mankind and benevolence toward your native country which it exhibits. " For this reason we extol with infinite praises your character, and pray the Almighty " to preserve you in happiness for many years. As regards your aforesaid beloved " son Don Diego, we will always bear toward him the affection he is entitled to as " being your son, as well as on account of your noble deeds and glory, of which our " common country takes and has received its share. To Don Diego we have offered " by letter, as we now do to Your Excellency, to do all we can to honor and promote " the glory of your house. The aforesaid Mr. Nicoló has related to us many things " concerning your favors and privileges, of which he has brought us transcripts.[18] We " were greatly gratified with them, and address to you our everlasting thanks for " those to which you make us participate. From Genoa, 1502, the 8th day of " December."

Columbus returned to Spain only in November, 1504, and never received the reply which the Bank of St. George had sent him. He felt incensed at what he deemed a mark of disregard, and complained to Nicoló Oderigo in these terms :—

. . . Tan biē aeſe tp̄o deſe a françiſco de Ribarol vn libro de traſlados de cartas / y ot° de mis p̄uilegios ē vna barjata de cordoban colorado cō su çerradura de plata / y dos cartas p̄a el ofiçio de . S . georgi, al qual atrebuya yo el diez° de my Renta / p̄a ē deſcuento delos derechos del trigo y otros baſtim^tos || de nada deſto todo ſey nuebas || micer franciſco diz q̄ todo llego alla ē ſaluo / ſi anſi es / deſcorteſia fue deſtos s^res de s. georgi de nō haber dado Repueſta / ny por ello hā acreſçentado la hazienda / y eſto es coſa q̄ ſe diga q̄ quiē ſirue acomū no ſirue anigū // . . . . . .[19]

That is, in English :—

" Moreover, at that time, I left with Francesco de Ribarol a book of transcripts " of letters and one of my privileges, in a bag of red leather, with its silver lock, and " two[20] letters for the Office of St. George, whereby I assigned one tenth of my " income to reduce the tax on corn and other provisions. Of all this I have no " news at all. Mr. Francisco says everything was sent and arrived safely. If so, it " was discourteous on the part of the gentlemen of St. George not to have given any " reply. Nor did they thereby improve matters, and this is one of the things of which " people say *whoever serves everybody serves nobody.*"

II.

IT is unquestionable that Columbus spent the last years of his life in strained circumstances, although he was far from being as poor as he said and as people generally believe. On the 7th of July, 1503, he writes from the New World: "I do not possess to-day in Spain even "a tile [a roof]. When I need eat or sleep, I cannot afford to do so, "except in a low inn or tavern, and most of the time, I have no money to foot up the bill."[21] Yet, when about to sail from Spain on that very voyage, January 3rd, 1502, he sent for a notary public to authenticate certain documents, and this official declares that he did so "being in the dwelling house of the Most Magnificent Lord Don "Christopher Columbus, Chief Admiral of the Ocean."[22] That is not precisely the language to use when speaking of a vagabond, especially if the dwelling is said to be in the district of Santa Maria, then one of the most respectable parts of Sevilla. So as regards ready money. We see him in 1504 send drafts constantly to Diego and authorize him to draw at sight.[23] He even collected then at a single time as much as 4000 *castellanos*, which is more than $5000 of the period. Nor should you lose sight of the fact that the discovery of the New World, had yet yielded but little profit, if any, to the Crown. The conviction even grew upon everyone that there were no precious metals in the newly discovered regions. Bernaldez says that "the expenses were so large, "and results so small, that people began to believe, over there as well as in Castile, that "there was no gold whatever in the New World."[24] In fact it is only when Cortés had conquered Mexico, and Pizarro gone into Peru, fifteen years after Columbus was dead, that gold commenced to flow into the Spanish treasury.

And here, for the sake of truth and justice, allow me "to travel out of the docket," as lawyers say.

Columbus, doubtless, had to endure poverty and painful disappointments. He complains that he even "suffered from cold and hunger."[25] Not only Oviedo writes that Quintanilla was moved with pity[26] when he first saw him, but alludes to his miserable

garments.[27] Yet, we must not accept too literally the expressions of utter sadness and the bitter lamentations which mar nearly all the letters Columbus wrote. For instance, when he asserts that "during seven years he was the laughing stock of all,"[28] and that "only a poor monk took pity on him,"[29] he exaggerates his misfortune.

On the contrary, Columbus, from the start, was kindly received, encouraged and aided by the leading men in Spain. We notice among his numerous protectors, the Duke of Medina-Celi, who kept him in his own house for two years [30] and actually fitted out three vessels to effect Columbus' purpose ;[31] Diego de Deza, then bishop of Zamora and preceptor of the crown prince, who "ever since his arrival in Castile, protected "him ;"[32] Juan Caballero, head chamberlain of the King, "who was the chief "cause of Spain gaining the Indies ;"[33] Alonso de Quintanilla, the crown treasurer ;[34] Hernando de Talavera, the queen's confessor ;[35] the great and powerful Cardinal Mendoza ;[36] Alessandro Geraldini, the preceptor of the four infant princesses, and his brother Antonio Geraldini, the Pope's legate ;[37] the celebrated Count de Tendilla, "whose favourable report prompted Isabella to accept the undertaking ;[38] Luis de Santangel, chancellor of the House of Aragon, who advanced out of his private means the monies required to prepare the expedition ;[39] the Marchioness de Moya, Isabella's intimate friend, "who removed the doubts which besieged the Queen's mind ;"[40] and, finally, King Ferdinand, "who believed in him and favoured him as soon as "he heard of his project." How can we doubt it? Columbus himself says so.[41]

Withal, the misfortunes and alleged poverty of Columbus after he had discovered the New World, are always ascribed to the pretended enmity and malevolence of King Ferdinand of Aragon. Now, the undertaking of the Indies belonged exclusively to the crown of Castile, and Isabella's husband had no more to do with it than you or myself. Oviedo says in so many words: "As long as Queen Isabella "lived no one was permitted to go to the Indies except her own subjects, for they "alone, discovered the New World, and not the Aragonese, Catalans, or Valencians." [42] Gomara also [43] recalls the fact and finds in it an explanation for the famous and apocryphal [44] device :—

For Castile and for Leon
Columbus found a new world.

Or, as some will have it :—

To Castile and to Leon
Columbus gave a new world.[45]

Even when Ferdinand governed the kingdom of Castile during the Queen's illness, he maintained the monopoly in favour of the Castilians. Once, wishing to reward an Aragonese who had rendered great services to the Crown, he granted him

the privilege to import goods into Hispaniola ; but in the order, pains are taken to recall that it was an exception, as the party was not a native of Castile:—*no embargante que nos seais natural dellos.*[46] It was not Ferdinand's disposition to concern himself with things in which he had no personal interest.

Nor did Ferdinand of Aragon transfer to the son that supposed hatred after the death of the father, as is also alleged ; and if Diego experienced delays in having all his rights recognized, it was not the fault of the King. As soon as Philippe the Handsome set his foot on Spanish soil, Ferdinand was excluded altogether from the affairs pertaining to the crown of Castile,[47] and very soon afterwards, June 27th, 1506, he resigned the regency, but not without having first ordered, less than twelve days after the death of Columbus, that Diego should receive all that was due to his father by the Crown.[48] Ferdinand then withdrew into his kingdom of Aragon,[49] and went to Italy.[50] It is only when he returned, August 21st, 1507, that Castile was subjected to his rule. Three days afterwards, having been informed that Ovando had failed to obey his orders, he again directed him to pay Diego Columbus all he was entitled to.[51] Finally, on the 9th of August, 1508, he put him in actual possession of the government of the New World.

Nay, even Bishop Fonseca, who bears the odium of having pursued Columbus with hatred and injustice at all times and everywhere, is far from deserving the reprobation which attaches to his name. I shall invoke again Columbus' own testimony. Here is what he wrote to Diego, who was at the Court, on the 18th of January, 1505, that is, a year only before his death : " If the Bishop of Palencia, " [Fonseca] has arrived or when he comes, tell him how happy I am to hear of his " prosperity, and that if I decide to go there [to Segovia], it is at his house that I shall " stop, whether he desires it or no, for we must return to our former fraternal love, and " he cannot refuse me." [52]

This letter shows that there were differences existing between Columbus and Fonseca ; but is it in such a playful and familiar style that anyone would ever speak of a man who is represented as being and as having " always been a mortal enemy " ? [53]

The wonder, to me, is that with the reasons which Columbus gave, and could then give in support of his project, he should have been listened to at all. Time and again you and myself have turned out of our law offices inventors who bolstered their proposals with reasons which, without being sounder, were just as plausible as those which the great Genoese alleged in favour of his incipient undertaking ; and under similar circumstances, we would do it still.

The only cogent argument to be found in all Columbus said, is the consequence which he derived from the sphericity of the earth ; and certainly he cannot be credited

with having been the originator either of the idea or its inferences. I could make here a great display of obsolete yet cheap learning, but I shall simply refer you on this point to the works of Humboldt, Lelewel, Santarem, Peschel, and particularly the valuable disquisition of the late M. Jourdain.[54] Let me only recall what Toscanelli wrote to Fernam Martins, the King of Portugal's chaplain, as far back as June, 25th 1474, that is, ten years at least before Columbus first came to Spain :—

"I have already spoken to you about a maritime route to the land of spice, shorter "than the one through Guinea adopted by the Portuguese. It is on this subject that "the King [Alfonso V^th^] now asks of me information, or rather, explanations clear "enough to enable even those who are not very learned, to comprehend the existence "of such a route. Although aware that *it results from the spherical form of the earth*, "in order to make myself better understood and facilitate the undertaking, I shall "prove the fact by means of a nautical chart, which I have drawn myself and send "to His Majesty. On it are marked the coasts and islands where a landing may be "effected when they undertake the voyage by *sailing continuously westward*." [55]

You recollect, I am sure, that among the books of the Biblioteca Colombina at Seville, there is a complete text of that letter of Toscanelli, entirely in the handwriting of Christopher Columbus, to whom the great Florentine astronomer had communicated it, in reply to a demand for information on the subject, more than ten years before the discovery of America, as Toscanelli died in 1482. But it does not follow that Columbus borrowed his notions concerning the existence of transatlantic countries from that correspondence. He may have come to the same conclusion, as doubtless every cosmographer of the time did, simply from seeing those geographical globes, which, in imitation of the one which Roger II., King of Sicily, possessed, and was described by Edrisi in 1154, were manufactured on the Continent; not to speak of Aristotle's opinion on the subject, which Columbus knew from Pierre d'Ailly's works. Yet, as experience has shown, although the earth is unquestionably round or nearly so, there was but a modicum of truth in his hypothesis and reckonings.

As to the other reasons advanced by Columbus to convince his hearers, they were all absolutely erroneous.

First, he asserted that by sailing due west from Lisbon or Cadiz, the first main land found would be the eastern shores of China and Japan.

Columbus then alleged that the terrestrial globe was much smaller than people thought,[56] and, consequently, the opposite continent could be reached easily. As a proof, he ascribed $56\frac{2}{3}$ miles to the degree, asserted that the circumference of the earth measured only 20,400[57] (Italian nautical) miles,[58] and affirmed that six parts out of seven were dry land,[59] whilst one only was covered with water. Now,

everybody knows that these random calculations made the earth a quarter at least smaller than it really is, and that so far from washing only one-seventh of the globe, the seas cover nearly two-thirds of its entire surface. Finally, Columbus exhibited a chart where the Atlantic Ocean was dotted with islands; all of which, of course, were entirely imaginary.[60]

In reality, Columbus was so far from suspecting the existence of another continent stretching between Europe and Asia that, considering his primary motives, convictions, hopes, asseverations, and all subsequent circumstances, we feel justified in advancing the opinion, however paradoxical it may seem, that Columbus had long been aware of the existence, and spurned the idea of going to what we call the American continent;[61] that at no time did he imagine he had actually found a new world; that had he known before starting in 1492 he was to discover it, and what kind of a country it was, the probability is that he would not have made the attempt; and, further, that no news would have proved more painful to him on his death-bed, than to learn that he had not discovered the eastern side of China or of Japan, and neither Ophir nor Cipango, but a new continent, thousands and thousands of miles distant from the kingdom of the Grand Khan, with no passage in the middle to reach the land of diamonds, pearls, pepper, and cinnamon.

What may appear at first sight more surprising still, is the fact that even if Columbus had never existed, the New World would have been nevertheless discovered, only seven years later. Here is a proof of my assertion.

You know that the discovery of the Cape of Good Hope by Bartholomew Dias in 1486, prompted João II., King of Portugal, to send many expeditions to the Indian seas by that new route. Consequently, in March, 1500, a Portuguese fleet under the command of Pedro Alvarez Cabral, sailed from Lisbon for Malabar and Calicut. The great Vasco de Gama had prepared the sailing directions,[62] and warned Cabral to avoid certain trade-winds from the south-east and the calms which prevailed in the Gulf of Guinea. These instructions led the commander to lean further to the west; and the equatorial currents, which he did not suspect, threw him out of his regular course. The consequence was that on the 22nd or 24th of April, 1500, Cabral sighted a land absolutely unknown to him and to every European. It was Brazil![63] Now, you will notice that Cabral's voyage, although undertaken several years after the discovery of America, was not prompted, like Cabot's, by the achievements of Columbus. It resulted exclusively from a long series of maritime enterprises initiated towards the beginning of the fifteenth century, in a different direction, and which culminated as far back as the year 1486 by the discovery of the Cape of Good Hope. It follows that even if Columbus had not accomplished his memorable

voyages of 1492-1500, the Portuguese would have nevertheless continued to send vessels in the tracks of Diogo Cam and Dias, precisely in the same manner and at the times they did, and the same luck would have attended Cabral's expedition.

I do not mean by quoting those facts to underrate the important services rendered by Christopher Columbus, or to condemn him for the errors which he committed in his surmises and arguments. No, indeed! All innovators, everywhere and always, have experienced and advocated delusions. Even now, in this age of scientific truths, we see discoveries spring out of mistaken notions, not only in the sphere of hypothesis, but in exact sciences. Take, for instance, the detection of the planet Neptune, which, in many respects, is not unlike the discovery of America. In 1846, after years and years of the most arduous mathematical calculations, Le Verrier announced that the irregularities in the motion of Uranus were due to the disturbing action of some unknown planet, and that by pointing the telescope on the 1st of January, 1847, towards a certain part of the heavens, the celestial body, long suspected but never seen, would appear. And, sure enough, near or about the degree of longitude marked by Le Verrier, on the day appointed, Neptune was duly detected. Yet, when astronomers became possessed of the necessary data, and studied the problem, they found that the very elements of Le Verrier's computations were wrong. He had erred as to the mass, as to the eccentricity, as to the sidereal revolution, and, consequently, as to the orbit of the newly discovered planet.[61] It is a question therefore whether there were not as many errors and as much luck in Le Verrier's memorable discovery as in that of Columbus.

Nor must you believe that I am inclined to lessen the real merits of the great Genoese or fail to admire him. But my admiration is the result of reflection, and not a blind hero-worship. Columbus removed out of the range of mere speculation the idea that beyond the Atlantic Ocean lands existed and could be reached by sea, made of the notion a fixed fact, and linked for ever the two worlds. That event, which is unquestionably the greatest of modern times, secures to Columbus a place in the pantheon dedicated to the worthies whose courageous deeds mankind will always admire.

But our gratitude must not carry us beyond the limits of an equitable appreciation. Indiscriminate praise works mischief and injustice. When tender souls represent Columbus as being constantly the laughing-stock of all, and leading a life of misery and abandonment in Spain, they do injustice to Deza, to Cabrero, to Quintanilla, to Mendoza, to Beatrice de Bobadilla, to Medina-Celi, to Ferdinand and Isabella, and probably a host of others, who upheld him as much as they could from the start. When blind admirers imagine that the belief in the existence of trans-

atlantic countries rushed out of Columbus's cogitations, complete, unaided, and alone, just as Minerva sprung in full armour from the forehead of Jupiter, they disregard the efforts of numerous thinkers who, from Aristotle and Roger Bacon to Toscanelli, evolved and matured the thought, until Columbus came to realize it. When dramatists, poets, and romancers expatiate upon the supposed spontaneous or independent character of the discovery of America, and ascribe the achievement exclusively to the genius of a single man, they adopt a theory which is discouraging and untrue.

No man is or ever was ahead of his times. No human efforts are or ever were disconnected from a long chain of previous exertions; and this applies to all the walks of life. When a great event occurs, in science as in history, the hero who seems to have caused it, is only the embodiment and resulting force of the meditations, trials, and endeavours of numberless generations of fellow-workers, conscious and unconscious, known and unknown.

When this solemn truth shall have been duly instilled into the minds of men, we will no longer see them live in the constant expectation of Messiahs and providential beings destined to accomplish, as by a sort of miracle, the infinite and irresistible work of civilization. They will rely exclusively upon the concentrated efforts of the whole race, and cherish the encouraging thought that however imperceptible and insignificant their individual contributions may seem to be, these form a part of the whole, and finally redound to the happiness and progress of mankind.

And now, let us go back to the main question.

III.

THE income of Diego Columbus, even before he went to the New World in 1509, must have been already considerable, arising chiefly, as I believe, from royalties or trading licences sold to merchant-adventurers, who realized but little profits, except perhaps by cutting dye-wood on the coasts. The dispositions we notice in his will of March 16th, 1509, show that he was then the owner of considerable property; enough at all events to dispense with the dowry promised him when he married the niece of the Duke of Alba, and to become even the banker of his wife's relatives, without being ever repaid for his advances.[65] He was compelled for many years to petition the Court to be reinstated in all the honours and dignities conferred on his father; but so far as money was concerned, he seems to have collected without the least difficulty whatever he could be entitled to.

This led me to institute researches among the papers of the House of St. George to ascertain whether Columbus' charitable intentions were ever carried into effect, or if there had been a further correspondence between his heirs and the Bank. The books show no traces whatever of anything having ever been collected from that source, or of any other efforts made to attain the object. My impression is that San Georgio soon dropped the matter, deeming it to be beneath the dignity of such an important concern and of the Genoese people, to go a begging for the realization of a gift which neither the one nor the other had ever solicited.

Columbus' promise then became a dead letter. Withal it must be said that Diego never showed himself anxious to obey his father's requests, even when embodied in such a solemn instrument as a last will and testament. For instance, Columbus on his death-bed had ordered certain sums of money to be paid to a number of Genoese merchants residing in Lisbon and Genoa. The fact that those legatees were extremely rich and that Columbus enjoined Diego to pay them " in " such a manner that they should not know through which hand the funds came," [66]

are proofs, in my opinion, that those bequests were nothing else than conscience money.[67] Yet, seventeen years afterwards, the legacies had not yet been paid, for I find Diego in 1523 order his executors to do so.[68] Nor do I think it was ever done. Worse still, when Columbus, then a mere foreign adventurer, first came to Cordova, in 1487, he became intimate with Beatrix Enriquez, who, in the year following, gave him a son, Fernando. Whether he felt conscious of having committed a great wrong in forming an intimacy with Beatrix while, as I believe, his legitimate wife Philippa Moniz, whom he had abandoned, was yet living,[69] or for other reasons, the fact is that the liaison greatly preyed upon his mind. On several occasions he enjoined Diego to provide for Beatrix, and in his will went as far as to say: "I urge this request for "the discharge of my own conscience, as the matter weighs heavily upon my soul. "Nor is it permitted to give here the reason." [70] Notwithstanding such a strenuous appeal, although the pittance granted by Columbus amounted to the paltry sum of 10,000 maravedis or 56 dollars per annum,[71] we find that so far back as 1509, Diego had neglected to comply with this request. Fourteen years afterwards, Diego again confesses that for three or four years previous to Beatrix's death, he failed to pay her pitiful allowance.[72] With such a disposition you may readily imagine how indifferent he must have been to realize a verbal command which, though repeated in a letter, did not convey a legal obligation. Let it be said, however, that neither in the will which Columbus executed at Segovia in 1505, nor in the codicil made on his death-bed, is there any allusion whatever to the gift mentioned in the letters I have quoted. The sentence in the last of these: *ny por ello ha acrescentado la hazienda*, that is, "nor has "the House of St. George [by leaving my letters unanswered] improved the matter," may also be interpreted as conveying a threat afterwards carried into effect by a verbal revocation of the intended endowment.

IV.

THE letters sent by the House of St. George to Christopher Columbus and his son Diego were duly entered on the day of their date in the records of the Bank. The original transcripts can still be read, in the chancellor's own handwriting, on pages 256-257 of the *Manuale litterarum Antonii Galli Mccccl*xxxxviiii *in* 1503, from which I requested my old friends and fellow searchers, Superintendent Cornelio Desimoni and the Marquis Marcello Staglieno, to copy the texts above given.

As to the letter which Columbus had sent to the House of St. George, April 2nd, 1502, it consisted of a single sheet of paper, written on one side only, save the address which was on the verso. At that time, the Chancellor of the *Ufficio* was Antonio Gallo.[73] After the letter had been communicated to the directors, or *protectors*, as they were called, of the Bank, he filed it, that is, according to the custom in use at the time everywhere in Italy, he folded it lengthwise, pierced a hole in the middle of the sides, and caused the end of the cord which held other documents already in the file to pass through it. At the close of the year both ends of the cord were braided together, and the package then formed what is called a *filza*. The present was labelled as follows: *Foliatium Apodisiarum Antonii Galli de* 1502.

The intended endowment was too flattering for Genoa to be kept secret, and there is no doubt but it was made known at the time and interpreted by the people as having been actually and practically accomplished. Agostino Giustiniani ends the biography of Columbus inserted in the famous Polyglot Psalter, in these words: " When Columbus died, he did not forget his dear country, and left to the House of " St. George, which the Genoese esteem the principal ornament and crown of the " whole Republic, the tenth part of his revenues and of all things he possessed."[74] You will notice that in the opinion of the learned bishop, the gift had assumed the form of a legacy made by Columbus on his death-bed. Twenty years afterwards, Giustiniani began to express doubt whether the intention had been carried into effect.[75]

But it was a matter of belief with the people that the endowment had become a positive fact, although the taxes so far from being diminished increased every year, and any one inquiring at the House of St. George would have ascertained that the *Ufficio* had never seen, so to speak, a cent of American money. Uberto Foglietta [76] nevertheless still mentions in 1573 the assignment as doing the greatest honour to Columbus' patriotism. In 1614, Girolamo Bordoni, the Milanese printer, took even occasion of a new edition of the *Historie* of Fernando Columbus, which he dedicated to the Republic of Genoa, to recall the gift and publish from the original the entire correspondence on the subject, stating, which was true, that he had extracted it *ex Registro litterarum q. D. Antonij Galli vni ex Cancellarijs comperarum S. Georgij.*

People continued to believe, though vaguely, that one-tenth of Columbus' income was being paid into the Bank of St. George; but if writers yet mentioned the princely gift, it was rather to prove that Columbus had always been considered as a native of the city of Genoa, since the Protectors of the House of St. George called him officially "fellow citizen,"—*amantissime concivis.* In 1708, Filippo Casoni gave a summing up of Columbus' letter, stating that *al presente si conserva nell' Archivio di San Giorgio.*[77] I quote those historians simply to show that the letter was not lost sight of in Genoa. But there were also old copies of it preserved in private archives. Thus I find that the letter was published in the *Ragionamento* [78] in 1812, not from the original, then preserved still in the Bank of St. George, as Casoni and afterwards Count Durazzo [79] had stated, but *dalla raccolta dell'archivio Morando olim Scaglia*, now dispersed.

When the King of Sardinia had presented to the City of Genoa Columbus' Book of Privileges, which His Majesty had bought at the sale of the library of Count Cambiaso in 1816, the Decurions or City Councilmen decided to print it, and requested Father Spotorno to add an historical memoir of Columbus, together with fac-similes of the autographs of the great navigator, which had been transferred to the City Hall with the *Codex Diplomaticus.* It is thus that the letters of March 21st, 1502, and December 27th, 1504, were fac-similed and reproduced lithographically in 1823 by Gervasoni of Genoa. But, by what seems to me a mere oversight, Spotorno, who knew [80] of the existence of the letter of April 2nd, 1502, failed to insert it with the other documents. He did not even borrow from the original his text of the reply sent by the House of St. George, but took it from a transcript which was pasted with the two autograph letters of Columbus into one of the copies of the *Codex* which had been presented to the Republic, January 10th, 1670, by Lorenzo Oderigo. Had Spotorno made inquiries at the Bank, he would have also found the letter addressed to Diego Columbus, which completes that most interesting correspondence.

V.

THE letter of Columbus had thus remained for three hundred and twenty-seven years in the file where Antonio Gallo fastened it in discharge of his official duties, when during the first week of August, 1829, Signor Antonio Lobero, the archivist of the Bank of St. George, while investigating old files, opened one of Gallo's, and came across the famous letter. He took a copy of it, which he forwarded at once, August 8th, to the Secretary of the Treasury. The city authorities having heard of the circumstance, and possessing, since 1821, Columbus' *Codex Diplomaticus* and the two autograph letters to Oderigo, addressed a petition to the Secretary of the Treasury, October 31st, 1829, asking that the Bank of St. George be authorized to part with the document in favour of the city of Genoa. He gave his assent, and on the 4th of November following, sent to the Intendant-General the required authorizations, which were as follows:—

Lettera della Regia Segretaria di Finanze al Sig. Intendente Generale di Genova dì 4 Novembre 1829.

Con lettera del 31 *Ottobre p. p. N°* 1829 *i SSri Sindaci di cotesta Città mi fanno instanza perchè da cotesti Archivj della cessata Banca di S. Giorgio venga alla Città medesima consegnata la originale autografa lettera del Gran Colombo diretta ai Protettori di detta cessata Banca stata in Agosto scorso rinvenuta negli Archivj stessi dall' Archivista Signor Antonio Lobero, che me ne ha trasmesso una copia con sua lettera dell'* 8 *di quel mese.*

Operando di conformità a quanto già venne da S. M. ordinato per gli altri documenti ragguardanti a quell' Illustre Personaggio, prego VS. Illmi a volersi compiacere d'impartire al predetto Sig^r Lobero l'opportuna autorizzazione a detta consegna, mediante verbale in quadruplice Originale, dà rimanere uno in detti Archivi, l'altro presso codesta Generale Intendenza, il terzo presso la Civica Amministrazione, e l'ultimo per essere da codesta

medesima Intendenza Generale trasmesso a questa Regia Segretaria, coll' avvertenza d'inserire immancabilmente nel corpo del Verbale stesso una intera testuale copia esattissima della suddetta Originale lettera; lasciando alla S. V. Illma di prescrivere quelle ampie forme, e solennità, che ravvisasse opportune all'oggetto, hò l'onore di raffermarmi, &c.

Il Primo Segretario di Finanze.

Firm^to RAGGI.

Per copia conforme,

Il Segretario dell' Intendenza G^le,

Firm^to P. CROCCO.

L.S.

This letter, in English, is as follows:—

" The Royal Secretaryship of Finance to the Intendant-General of Genoa, " November 4th 1829.

" By their letter of October 31st 1829, the Hon. Syndics of this city have asked " me that the original autograph letter of the Great Columbus to the Protectors of " the late Bank of St. George, discovered in August last in the archives of said Bank " by its archivist Signor Antonio Lobero, and of which he sent me a copy in his " letter of the 8th of said month, should be entrusted to the city.

" Following the course already pursued by His Majesty concerning other " documents pertaining to that illustrious personage, I direct Your Excellency to give " the said Signor Lobero the required authorization for this delivery by an act drawn " in quadruplicate which will be preserved as follows, viz.:—one in the Archives, " one with this General Intendancy, one with the City Administration, and the last " will be remitted to the said General Intendancy to be forwarded to this Royal " Secretaryship; and do not fail to insert within said act, a full, literal, and most " exact copy of said original letter. Leaving it to Your Excellency to prescribe the " form and solemnity in keeping with the object, I have the honor to remain, &c. &c.

" The First Secretary of Finance,

(Signed) " RAGGI.

" A true copy.

" The Secretary of the Gen^l Intendancy,

(Signed) " P. CROCCO."

Thereupon, on the 14th of December, 1829, the Intendant-General, together with the Syndic or Mayor of Genoa and the Superintendent of the city archives,

repaired to the Bank of St. George, claimed the document, and after having received it from the hands of the archivist, caused to be written and signed the following statement :—

Archivio della Cessata Banca di S. Giorgio.

L'anno del Signore Milleottocento ventinove alli quattordici del mese di Decembre alle ore Dodici Meridiane.

Ad ognuno sia noto e manifesto che in seguito di ricorso dell Illmo Corpo di Città, diretto a S. E. il Primo Segretario delle Regie Finanze, ad oggetto di ottenere la consegna di una lettera autografa di Cristoforo Colombo custodita nell' Archivio Segreto delle antiche Compere di S. Giorgio, la prefata S. E. con lettera in data de' 4 9mbre pp. diretta all' Illmo Signor Intendente Generale, di cui resta qui una autentica copia, abbia accondisceso a tale richiesta, in considerazione che d'ordine di S. M. furono già allo stesso Illmo Corpo di Città rimessi altri documenti riguardanti quell' Illustre Personaggio ; In virtú pertanto di tale Superiore autorizzazione sonosi recati in detto Archivio L' Illmo Sigr Marche Ferdinando De Marini cavaliere dell' Ordine de' SS. Maurizio e Lazzaro Intendente Generale della Divisione di Genova, e Presidente della Regia Commissione di Liquidazione, assistito da me sottoscritto Avvocato Carlo Cuneo Inspettore dei R. Archivj di detta Città, e Ducato, e Segretario di detta Regia Commissione di Liquidazione, unitamente all' Illmo Sigr Marchese Gio: Benedetto Pareto Gentiluomo di Camera di S. M. Sindaco di Prima Classe rappresentante quest' Illmo Corpo di Città, all' oggetto di ritirare l'indicata lettera autografa scritta in idioma Spagnuolo dall' Ammiraglio Cristoforo Colombo li 2 Aprile 1502 da Siviglia in Genova ai Molto Nobili Signori del già Magnifico Ufficio di S. Giorgio, per unirla ai precitati documenti riguardanti il medesimo Personaggio, per Sovrana disposizione passati presso di questa Civica Amministrazione.

Al seguito di che, &c.

Aperta la stanza ove conservate esistono tutte le carte dell' Archivio Segreto delle antiche Compere di S. Giorgio, ed estratta dal Signor Archivista Antonio Lobero la filza degli atti e scritture del Notaro Antonio Gallo Cancelliere in detto Uffizio avente di fuori l'Inscrizione :—

FOLIATIUM APODISIARUM
ANTONII GALLI DE 1502

e quella aperta si e' ritrovato fra le altre lettere e scritture che formano la filza su descritta un foglio in Carta Pergamena con l'Inscrizione al di fuori

MDII = EPLA D. ADMIRATI
DON XPOPHORI COLUMBI

Entro cui scritta in idioma Spagnuolo in un mezzo foglio semplice di carta si è rinvenuta l'indicata lettera contenente una faccia di scrittura di linea Quindeci, oltre quelle della firma, avente a tergo il sequente indirizzo.

A los Muy Nobles Señores del Muy Magnifico Oficio de S. George à Genua.

Al di dentro=Muy Nobles Señores.

(Here is inserted a *verbatim* copy of the letter, such as I have already given, with this difference, however, that in the present document the abbreviations are replaced by words entirely spelled out.)

Il tenore della quale d' ordine di detto Illmo Signor Sindaco, e del Segretario come sopra, letteralmente trascritto nel presente Verbale, di mano e carattere del Sigr Archivista Lobero è stato in presenza dei prefati Illmi Signori esattamente confrontato col suo originale, e ritrovata la sovra riferita copia perfettamente conforme al medesimo. Dopo di che il detto Signor Archiviſta in esecuzione di lettera dell' Illmo Sigr Cavr De Marini Intendente Generale in data 9 Novembre p. p. con cui gli comparte l' opportuna autorizzazione per procedere alla consegna della mentovata lettera, rimise, siccome rimette tanto l'Originale della medesima, che la Pergamena in cui trovasi involto all'Illmo Sigr Sindaco del Corpo di Città, alla presenza dello stesso sullodato Illmo Signor Intendente, e coll' assistenza di mè Segretario anzidetto.

Del quale atto è stato esteso il presente Verbale a perpetua ricordanza in quadruplice Originale, l' uno da riporsi e conservare in detta filza al luogo stesso, ed in rimpiazzo dell' Originale medesimo, l'altro da rimanere unito allo stesso Originale, per constatarne l' origine ed identità, il terzo da trasmettersi a S. E. il Primo Segretario delle Regie Finanze, e l' ultimo da rimanere presso l' Ufficio della Regia Intendenza Generale della Divisione.

In attestato della qual consegna i prefati Illmi Signori Intendente Generale, e Sindaco si sono sottoscritti unitamente al suddetto Signor Archivista, ed a me Segretario a piedi del presente Verbale, munito in ogni sua spedizione a maggiore autenticità dei Sigilli dell' Intendenza Genle, e della Città.

L.S. *fto* G. B. Pareto *Sindo di 1a classe* — *fto* De Marini.

L.S. *fto* Antonio Lobero *Regio Archivista.* — *fto* Carlo Cuneo di F.

In English it is as follows:—

" Archives of the late Bank of St. George.

" In the year of the Lord One Thousand Eight Hundred and Twenty Nine, " the Fourteenth day of December, at Midday.

" Know all men that in consequence of a request from the Illustrious City

" Authorities addressed to the Hon. the First Secretary of Royal Finance, to obtain " the custody of an autograph letter from Christopher Columbus preserved in the " Secret Archives of the ancient House of St. George, and in consequence of a letter " dated November 4th ult° addressed to the Honorable Intendant General, of which " an authentic copy is affixed hereto,

" Now therefore, said request having been granted, and considering that by order " of His Majesty other documents pertaining to that Illustrious Personage have been " already entrusted to the said Illustrious City Authorities,

" By virtue of the aforesaid superior authorization, there met in the said Archives : " The Hon. Marquis Ferdinando de Marini, Knight of the Order of SS. Maurice " and Lazarus, Intendant General of the Division of Genoa, and President of the " Royal Commission of Liquidation, assisted by me the undersigned Advocate Carlo " Cuneo, Inspector of the Royal Archives of said City and Duchy, and Secretary of " the Royal Commission of Liquidation, conjointly with the Hon. Marquis Giovanni " Benedetto Pareto, gentleman in waiting of His Majesty, Syndic of the first class, " representing the aforesaid City Authorities, for the purpose of withdrawing the " said autograph letter addressed in the Spanish language by the Admiral Christopher " Columbus, April 2d 1502, from Sevilla to Genoa, to the Most Noble Lords of the " Magnificent House of St. George, and to join the same with the aforesaid other " documents concerning the same personage, and by supreme disposal transfer it to the " present City Administration.

" In consequence &c., &c.

" The room where all the papers of the Secret Archives of the Bank of St. George " are preserved was opened, and the Archivist Signor Antonio Lobero removed " therefrom the file of acts and writings of the Notary Antonio Gallo, chancellor of " said Institution, bearing outside the following inscription :—

" *Vouching File of Antonio*
" *Gallo for* [the year] 1502.

" And this having been opened, there was found, among the other papers and " writings constituting the above described file, a piece of parchment bearing on the " outside the following label :—

" 1502. Epistle from the Admiral
" Don Christopher Columbus.

" Inside, there was written on a simple half sheet of paper, in the Spanish language, " the aforesaid discovered letter, containing on the recto fifteen lines of writing, besides " the signature, and containing on the verso the following address :—

" *To the Most Noble Lords of the Most Magnificent House of St. George in Genoa.*"

And within :—(Here is inserted *in extenso* the text of the letter.)

" By order of the said Hon. Syndic and of the Secretary, this text was transcribed " literally into the present [instrument] in the handwriting of the Archivist Lobero, " and declared by the aforesaid Hon. Gentlemen to have been duly compared with " the original and found to be a perfect copy of the same. Then the said Archivist, " in compliance with the letter from the Hon. De Marini, Intendant General, dated " November 9th, whose concern it was to give the required authorization to deliver " the aforesaid letter, did remit both the original of the same and the parchment con- " taining it, to the Illustrious Syndic of the City Authorities, in presence of the afore- " said Intendant assisted by me the aforesaid Secretary.

" In order to perpetuate the recollection of these proceedings, the present " statement was drawn in quadruplicate originals, one to be placed and preserved in " the said file in lieu of and to replace the original; one to remain attached to the " said original, to prove its origin and identity; one to be transmitted to the Hon. the " First Secretary of Royal Finance, and the last, to remain in the Office of the Royàl " Intendency General of the Department.

" In witness whereof, the aforementioned Intendant General and the Syndic " have subscribed the same conjointly with the said Archivist and with myself the " Secretary, at the foot of the present statement, imparting to each copy still greater " authenticity by affixing thereto the seals of the General Intendancy and of the " City :—

L. S. " G. B. Pareto, " Syndic of the 1st class. " De Marini.

L. S. " Antonio Lobero, " Royal Archivist. " Carlo Cuneo."

The precious letter was transferred at once to the City Hall. But before placing it in the *Custodia*, the City Authorities caused the document to be inserted between two plates of glass, and framed so that both sides could be seen, and that the appearance should be uniform with that of the other two autograph letters of Columbus. It was then placed by the side of these, under lock and key, in the little marble monument[81] which adorns the reception room of the City Hall at Genoa.

From that time to this, those three letters of Columbus have been among the curiosities of Genoa which attract most attention. They are shown at least once a week to visiting strangers, together with Paganini's violin, which, by bequest, has also found, since 1840, its resting-place in the *Custodia*. On such occasions, the chief clerk, who has charge of those relics, and keeps the key in his possession, opens

himself the little monument, and exhibits its contents. When the visitors are gone, he locks it up carefully, and places the key back in the safe.

Twice, however, the letter was taken out of the frame, but on the spot and in presence of city officials. The first time was in 1857 to permit Armanino, the Genoese lithographer, to take a tracing for the new edition of the *Codice Diplomatico* prepared by Signor Banchero.[82] The second time, it was eleven years afterwards, to have the original photographed, together with the other two autographs of Columbus, for and at the cost of the Municipality.

Armanino's lithograph was, ten years later, copied in Havana for a translation into Spanish of the *Codice*.[83]

So that there exist the following fac-similes of the letter of April 2nd, 1502:—

1°. Lithograph made by Armanino in Genoa in 1857:—very exact, particularly as to size.

2°. Lithograph made in Havana from the latter in 1867.

3°. Photographs made for the Municipality by Degoix in 1868. There are two of these. If you measure from the apex of the cross on top to the end of the p, in the last line of the signature, you see that one of the photographs is 301 × 214 millimeters, and the other 283 × 195; whilst the original measures 290 × 205 millimeters.

There is a photographic reduction measuring 138 × 98 mill. This is on sale in Genoa; the others are not.

VI.

ON the 17th of October, 1883, I met in the Paris National Library an Italian, speaking French very fluently, who told me he was taking subscriptions for a History of Columbus he had written and would soon publish in this city. On his remarking to me that the work was based upon documents heretofore unknown, I asked him what these were. "Among others, I have," said he, "an autograph letter of Columbus." Of course, I expressed a desire to see the document, and he promised to bring it to my house that very evening. But he showed me only a photograph, alleging as a reason that the original was in such a bad state of preservation that it could not well be removed from where he kept it, between two heavy stones. In his opinion, however, the photograph was sufficient to give me an idea of the importance of the letter, which, he added, had never been cited by any historian.

At the first glance I recognized Columbus' letter addressed to the House of St. George on the 2nd April, 1502, which I almost knew by heart, as it had been the starting-point of my first investigations in the archives of the *Ufficio*, fifteen years before, when endeavouring to find traces of a correspondence between the Bank and its agents in Spain at the close of the fifteenth century. Upon my showing the man the text of his alleged autograph in Bordoni's edition of the *Historie* published at Milan in 1614, and the fac-simile added to the Spanish translation of the *Codice*,—as I had not Banchero's edition,—he assumed a mysterious air, and gave me to understand that he held the letter "from a priest, who perhaps had obtained it by unlawful "means." The fellow then left, again promising to bring the autograph, but although I caught a glimpse of him several times in the reading-room of the Library, he never came near me again. I learned afterwards that he was a fugitive from justice whom the French authorities delivered over in December, 1885, to the Italian government, to serve a term of four years' imprisonment to which he had been condemned in Genoa for theft and other crimes, on the 6th of September, 1882, and January 23d,

1883. He is now serving out his sentence in the prison of Sant Giuliano Persiceto in Genoa, and will not be set free until December 11th, 1890.

Fearing that the letter might have been really stolen, I wrote immediately to Genoa. On the 24th of October, 1883, I was informed that the original letter of Columbus was still in its place in the *Custodia*. I am told that my correspondence with the Mayor on the subject was published at the time in the Genoese daily papers.

Since then, during my visits to Genoa, while engaged in completing a documentary history of Christopher Columbus, I have seen and held in my hands that precious autograph, several times, and ascertained that it was identically the same which I had studied years ago.

VII.

IN February 1887, I received a letter stating that an alleged autograph of Christopher Columbus was for sale in New York and Chicago, at the price of $2000. It enclosed replies to certain questions addressed to the person who had charge of the document, which were as follows :—

" *What is the date of the letter ?*

" April 3d (*sic*) 1502.

" *To whom is it addressed ?*

" To the noble lords of the most magnificent Palace (*sic*) of St. George in Genoa.

" *What is the name of the Parisian expert to whom it was shown and by whom it was valued ?*

" It must have been one of the Brothers Charavay, as they are the only autograph experts in Paris."

Then came statements to the effect

That the letter had been found among the estate or family papers of the present owner ;

That the Genoa original again disappeared from the city during the Austro-Italian war ;

That certain persons " of the highest competency " residing in New York, and whom he named, were " quite perplexed," but in their opinion there could be no doubt that the document was very ancient ;

That " Columbus had the strange habit of making two or three copies of the " letters he wrote," and finally,

" That in examining attentively this document, with all its restorations and mutila- " tions, one remains satisfied that we are in presence of an original of real authenticity."

In reply to those allegations I shall say, *seriatim :*

1°. That the date of the letter is not the 3d, but the 2d of April, 1502.

2°. That the opinion of the Paris experts above named is very different from what my American friends had been led to believe, being as follows:—

"*Paris*, 4 *Rue de Furstenberg*, 4 *avril*, 1887.

"*J'ai entendu parler de la lettre de Colomb mais je ne l'ai jamais vue et je n'ai par*
"*conséquent, jamais rien dit à son égard.*

"ETIENNE CHARAVAY."

That is, in English:—

"I have heard the Columbus letter mentioned, but I have never seen it, and
"consequently, I have never said anything in regard to it.

"ETIENNE CHARAVAY."

"*Paris*, 8 *Quai du Louvre*, 20 *avril*, 1887.

"*On ne m'a jamais présenté d'autographe de Christophe Colomb.*

"EUGÈNE CHARAVAY."

That is, in English:—

"No autograph of Christopher Columbus was ever shown to me.

"EUGÈNE CHARAVAY."

3°. So far from having been found among his family papers, the owner of the alleged autograph ascribes to it an origin which is quite the reverse, as you will soon see.

4°. The Genoa letter was stolen neither before 1829 nor during the Austro-Italian war, nor at any time. The only Colombian document ever stolen in Genoa is one of the two copies of the *Codex diplomaticus*, which disappeared in 1811, when by order of Napoleon I., the archives of the Republic of Genoa were sent to Paris, where they are still nearly *in solido*.[84]

5°. Columbus made two or three copies of the letter announcing the discovery of the New World, while at sea and fearing shipwreck. He may also have kept transcripts of important letters, as everybody does, but there is no evidence whatever that "Columbus had the singular habit of making two or three copies of the letters he wrote."

6°. As to the New York alleged autograph being "certainly old," I would have been pleased to see the reason for such an opinion. How did the party ascertain the pretended ancientness of the letter? A piece of paper or a slip of vellum, when saturated with tobacco-smoke, looks old; if you expose it in a damp place, it will also wrinkle and assume a venerable appearance, just as when you rub it against an old

boot. An autograph may also be written to-day on a piece of vellum five hundred years old.[85] Withal, the " perplexity experienced by the most competent persons " who studied the letter is a matter of surprise to me, for I humbly confess that in my poor judgment any one at all conversant with the subject could see, the moment he looked at the rag, that it was and could only be an impudent forgery. This will be shown to your satisfaction when I come to examine the letter paleographically.

VIII.

IT was scarcely possible that within five years the same letter of Columbus should have been the object of a forgery by two different counterfeiters. So that the moment we heard, both in Paris and Genoa, of the New York autograph, we came to the conclusion that it was the Italian fabrication *redivivus*. It was nevertheless desirable to secure the connecting link, and obtain tangible proofs of the relation existing between the New York letter and the rascally inmate of Sant Giulano Persiceto.

Repairing, March 25th, to the Hand Organ factory, where the owner of the alleged autograph was said to live, I abruptly named to him the Italian I had met in 1883, and asked for his present address. The reply was quite dubious, and as I seemed to manifest great disappointment, the man I was speaking to inquired whether he could know the object of my errand. I answered that it was concerning an autograph letter of Columbus which a certain person (whose name I gave,) had for sale in 1883. Thereupon my interlocutor exclaimed: " He does not possess that autograph any " more, I am the owner of it; but the letter is not in Paris, just now. I have sent it " to New York."

In reply to further questions from me, he said :—

" I have known for a number of years the person you speak of. During the " Bulgarian War, at Bukarest, in 1878-1879, I was his secretary when he " corresponded with the Italian papers.

" Meeting him afterwards at Paris, I loaned him money, as much as 5,000 " francs, on the guarantee of that autograph, which I sent to New York, hoping to " get back my advances. I have been informed that certain parties in Chicago are " ready to give 50,000 francs for it, provided I show where it comes from, which I " cannot well do. True it is I have said that the letter had been found among my " family papers ; but I could not well say from whom I held it,—you understand? " You are aware, I suppose, that Columbus was in the habit of making two or three

" copies of every letter he wrote,—strange it is, is it not?—The one kept in Genoa " was stolen in 1829, but the King bought the autograph and presented it to the city."

Being now convinced that the New York alleged autograph was identically the same which had been offered to me in Paris four years ago; taking into consideration the distrustful character of the individuals who owned it, and the polluted source from which the letter came; the falsehoods and contradictions uttered to bolster the deceit, and the proof in my possession that the original autograph had remained undisturbed in the archives of the Bank of St. George from the time when it was first received in 1502, to the year 1829, and in the marble monument of the City Hall of Genoa from 1829 to this day, I could make bold to denounce the New York alleged autograph as an impudent forgery. The case has been made out, I think, by a mere recital of the facts: but it may be deemed expedient to adduce all the proofs the subject is susceptible of, so as to satisfy at the same time the critic, the paleographer, and the logician.

IX.

IT is almost a truism to say that human rascality is coeval with human ignorance, and that both move jointly within a circle which is ever the same. As regards the deceptions practised by dealers in spurious objects of art and autographs, there is a settled series of approaches, which can be compared to the works thrown up by besiegers when seeking to invest a fortress. Take, for instance, a false *Titian* or a fabricated vase of Sèvres.

The first assertion will be :

That the picture or the porcelain is unique.

You show that the picture exists in the Pitti Palace or that the vase is at Trianon.

It is then alleged in reply :

That Titian painted two such pictures, or that the manufacturer made two such vases.

You prove by Vasari that Titian never painted that subject but once, or by Genest's papers that the mould of the vase was destroyed after a single specimen had been obtained.

Driven from these two positions, the counterfeiters or dealers invent a cock-and-bull story, somewhat in this wise :

" During one of those civil wars so frequent at Florence, Pitti having been invaded by a mob, a false Titian was substituted in the place of the genuine one ; " or " When the sans-culottes forced the doors of Trianon, in 1793, a Versailles con- " noisseur managed to put in the place of the vase which was in the boudoir of the " Queen, a perfect imitation he had brought with him on purpose."

So that, as an invariable rule, the Titian or the Sèvres vase offered for sale, say to an American amateur, is the genuine object, whilst the picture at Florence, or the porcelain at Trianon, is the spurious article.

You will notice that this was precisely the method pursued to enhance the value of the New York alleged autograph.

First, it was said to be unique.

Second, that Columbus had the strange habit of making two or three copies of every letter he wrote.

Third, that the letter having been stolen in 1829 and in 1860, there was no reason why the aforesaid "priest" should not have stolen it in 1886.

Let me meet again these three mendacious allegations, but in a different form, so as to show their intrinsic worthlessness.

In the first place, the forger forgot to inform his representatives and assigns,—perhaps he did not know it himself, for the probability is that he never saw the original,—that the autograph preserved in the *Custodia* at Genoa is written on a sheet of plain *paper*, whilst the New York letter is on a piece of *vellum*. To a superficial observer, the difference between the two textures would be a confirmation of the main reason alleged to bolster the Italiano-New-Yorkish fabrication, and prompt the remark: "That's it, Columbus wrote two such letters, one on paper, which he sent "to the Bank of St. George; the other one, on vellum, which he kept, and is the "present. That being admitted, there is no further reason for stating that the Genoa "letter was stolen; both copies are genuine autographs of Columbus."

Unfortunately, the fact that one of these is on vellum, is in itself an argument against its authenticity, or, of such a character as to awake suspicions. Linen paper-mills were established in Spain by the Arabs, at Xativa and Toledo, as far back as the close of the tenth century; and after the conquest of the Peninsula by Ferdinand and Isabella, the Spaniards continued to manufacture and make use of paper. True it is that they also dressed and prepared skins of lambs or of young calves for writing on, but in very small quantities indeed, and to be employed only for diplomas, missals, and certain State documents. Although there are masses of Spanish writings of the fourteenth, fifteenth, and sixteenth centuries preserved in the European archives, those written on vellum are excessively few, whilst you do not find among these one of a private character in a thousand. As an example, take the authentic autographs of Columbus. We still possess twenty-nine of them. *Not one is on vellum.* They all are written on the commonest kind of paper.

Let us nevertheless suppose that Columbus procured a slip of vellum,—which is not an impossibility, I grant, inasmuch as the two copies of the *Codex Diplomaticus* he had made at Sevilla in 1502, are engrossed on that substance. Is it not likely that in such a case, it was the copy on vellum he would have sent to the "Magnificent House of St. George," whilst the paper transcript, which could only be a copy for

personal reference, would have remained in his possession? Yet it is quite the reverse we see here.

We will now examine the Genoa and New York letters paleographically.

Each contains sixteen lines of text and a signature in eight lines.

The word beginning a line and the word ending it, is the word which begins that line and the word which ends it, in both letters; and this is invariably the case with the twenty-four lines.

All the capitals, abbreviations, commas, cedillas, and flourishes occur in the same places, and are identical as to size, form, and peculiarities in both documents.

The irregular connections between words brought about by a sort of mechanical dash of the pen, and which should not exist grammatically, as in *hahecho*, *anadi*, *myfijo*, *yotras*, &c. &c., are seen invariably at the same places in the two documents.

The result of that constant and extraordinary sameness is that one of the letters is the exact image of the other, except as regards certain peculiarities which the forger never suspected or that his model could not lead him to suppose to exist, as I shall soon show you.

Nevertheless, for all practical purposes *the two letters are precisely alike.*

Now, you are probably the readiest penman I know, and your handwriting is very regular, though peculiar and personal; further, you write a back hand, which greatly prevents erratic strokes and dashes. Yet I defy you to write a letter of twenty-eight, nay of ten lines only, and then to copy it over, so that the two transcripts shall be absolutely similar. I grant that a forger who makes it his special business may attain such a resemblance by dint of efforts and application; but do you think it has ever happened that a writer making two copies of the same letter for the ordinary purposes of life, did make those copies so much alike that no calligraphic difference could be perceived between them? It is an impossibility.

Nor is that all. Between the ninth and the fourteenth lines in the New York letter, another strip of vellum, containing three lines, is loosely pasted over the writing, the lines beneath not being erased. This singularity can be accounted for only by the fact that the forger missed some word or made some gross mistake while fabricating his autograph; but not having another sheet of vellum or not being disposed to recommence the work already done, he simply made a botch of it, as we say. I am satisfied that by comparing the writing underneath with the one over it, you will find that (barring the supposed mistakes), the words, strokes, signs, &c. are precisely alike and in the corresponding place.

The wonderful calligraphic similitude existing between the two letters and the pasted strip, admits of one conclusion only, viz., that one of the two letters is necessarily a forgery.

Which then is the spurious document, the one in Genoa or that which is for sale in New York?

The bolsterers of the New York letter are now compelled by sheer logic, to abandon the theory of the existence of two letters of April 2nd, 1502, addressed by Columbus to the Bank, both in his handwriting, and to maintain therefore that it is the forged letter which is preserved in the *Custodia* at Genoa, whilst the New York letter is the only authentic one. They must also hold, consequently, that the latter is the identic epistle which Christopher Columbus penned and sent himself to the Bank of St. George on the 2nd of April, 1502.

Let us study now this new change of front.

I have stated that ever since the Middle Ages it had been the invariable practice in Italy, for public institutions to file in a peculiar manner all the letters they received. That is, the document was folded lengthwise, a hole pierced in the middle of the folded side, and a cord passed through that hole. It follows that all letters addressed to old ministerial offices or banks can always be recognized by the two corresponding holes. These are conspicuous in the Genoa document, whilst *they do not exist at all in the New York letter.* Is it that Antonio Gallo made an exception for Columbus' letter? No, indeed. We have positive proofs that after he had communicated the letter to the Protectors of the Bank, he punched the two holes and passed through them the cord already holding the batch of letters previously received. This we know because when taken out in 1829, the letter was in the place corresponding to its date in a *filza* made tight by a board or *pandect*, as they call it, bearing in Gallo's handwriting the endorsement: *Foliatium Apodisiarum Antonii Galli de* 1502. We know this furthermore by the learned chancellor being considerate enough, before piercing the two holes, to insert the letter in a sort of parchment cover, on the outside of which he wrote himself: *MDII. Epistola D. Admirati Don Xp̄ophori Columbi*, which cover, with its holes corresponding to the holes in the letter, is still preserved in the archives of the Municipality of Genoa.

The fact therefore that there are no two such holes in the New York letter shows conclusively that the latter is not the autograph which Columbus sent to and which was received by the House of St. George. And as I have demonstrated that one of the two letters is a forgery, it is the New York letter which must be stamped as such.

muy nobles señores

bue q el cuerpo andaua / el coraçon syenpre alli do stouo / nro S.or me faga la merced q despues de dado el aya fecho anadir / las cosas de my empresa ya luzidas y fechas grã lumbre / q la escuridad del gouierno no le escubra / yo bolue alas yndias ẽ nõbre de la santa trinidad ya prosperar luego / y por q yo soy mortal yo dexo alli dicho myo hijo q de la renta toda q se obiere / q os acuda alli cõ el diezmo de toda ella cada vn año ya q̃ pague / ya q̃ del quinto de la renta del trigo y bino y otras bituallas comedras / q̃ se dize fuese algo trabajado / y q̃ no tuuiese la boluntad q yo tengo / assi lo mando os pido por merced q tengays encomendado / myo hijo lo de dicho q sabe de my os ruego mas q yo pido / y assi q̃ dando el cargo de my primogenito y assi q̃ los pongays en buena guarda / seguridad q los dichos / el dicho y los dichos myos S.res me querays hazer merced q nunca / la santa trinidad buenos nobles personas guarde y el muy magnifico oficio acrecentada fecha ẽ Sevilla a vos dias de abril de 1502 /

el almirante mayor del mar oceano y dicho de yngobernador general de las yslas y tierra firme de aquellas yndias del dicho Catholico rey myo S.or y de capitan general de la mar / y del consejo //

S.
S. A S.
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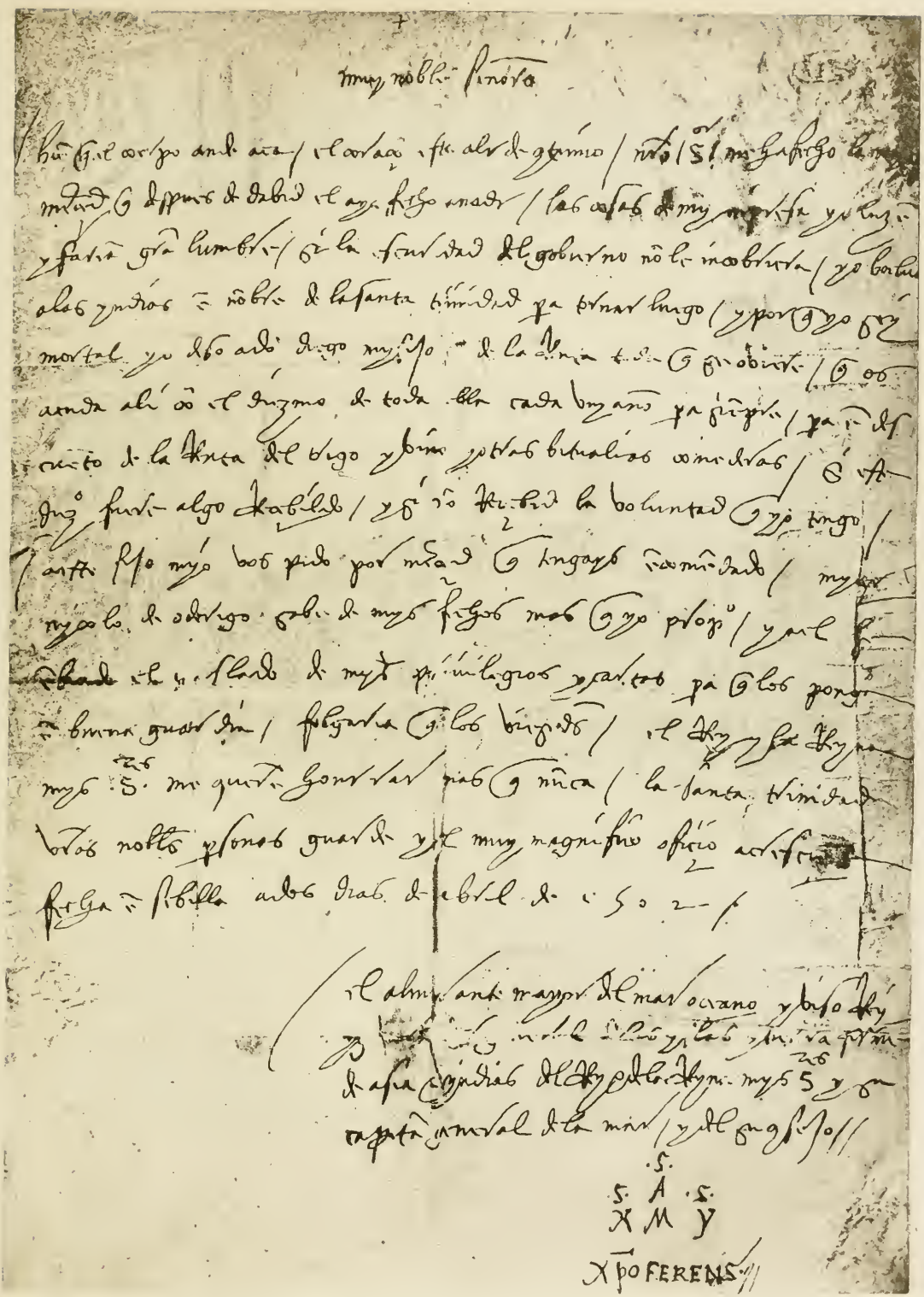


muy noble Princesa

[illegible] ... [illegible] ... [illegible] ... [

X.

IT is not often that in an investigation of this character we meet with such a concourse of external proofs. Yet, even if these did not exist, the critic would nevertheless demonstrate by another class of facts the New York letter to be a sheer fabrication. And as I have promised to produce all the proofs that the subject is susceptible of, there remains for me to complete the demonstration by adducing the kind of evidence which is frequently the only one within the reach of professional experts, and, in the opinion of many, the most conclusive of all.

What strikes the paleographer, when studying the handwriting of Christopher Columbus, is the boldness of the penmanship. You can see at a glance that he was a very rapid calligrapher, and one accustomed to write a great deal. This certainly was his reputation. The numberless memoirs, petitions, and letters which flew from his pen, gave even rise to jokes and by-words. Francesillo de Zuñiga, Charles V.'s jester, in one of his jocular epistles exclaims: "I hope to God that Gutierrez will "always have all the paper he wants, for he writes more than Ptolemy and than "Columbus, the discoverer of the Indies."[86]

The leading characteristics in the penmanship of such a writer, are, of course, the firmness of the strokes, dashes, or links, and the steady, yet free, configuration of the curves. Now, examine with care the characters in the New York alleged autograph, and you see, even with the naked eye, that they are *drawn*, not written. The end or appendage of the long letters is not bold, with a thin end, as it should be even when traced on vellum (which is a substance more or less greasy), but is irregular and uniformly thick. To take only the first three lines, see the *q* which is the abbreviated *con* in *continuo*, *h* in *hafecho*, *d* in *merced*, the two kinds of *s* in *las cosas*, the *y* in *my*, the *l* in *lumbre*, the *g* in *gobierno*, and so on throughout the document. This will appear quite palpable if you place the two photographs near each other. I am satisfied that if you apply a magnifying glass to the New York original, you

will detect in certain letters, say, in the first line, the *b* in *bien*, the *q* in the following abbreviation, the dash over *nro*, and in many other places, the points where the forger let go his pen and where he resumed it to finish the stroke. Now, the continuity in the line, and tapering appearance of the endings of long letters and flourishes, are the characteristics of genuine autographs, because with the original writer the hand follows an impulse imparted by a spontaneous knowledge of the form to be given to the letter. That is the reason why adroit and experienced forgers first study the handwriting they intend to counterfeit, learn it, so to speak, and trust to their skill and audacity. Even then, they betray themselves in some other way, usually through ignorance of the subject matter. The New York alleged autograph presents also this means of detection. But, to make myself better understood, it is necessary to describe the process which was employed to fabricate the pseudo-letter.

The forger first blackened thoroughly with a very soft lead pencil a sheet of ordinary thin paper, on one side. This he applied to his sheet of vellum, in such a way that the blackened side rested on the vellum. Having procured Armanino's lithographic fac-simile, made for Banchero's edition of the *Codice*, he fastened the edges of it to the white side of the blackened sheet with mucilage. He then, by means of a pointed instrument somewhat blunted, carefully went over every letter and sign in Armanino's lithograph. This impressed on the vellum a very exact tracing of the characters. Having removed the blackened page and the lithograph, all that which remained to be done consisted simply in marking the tracing with ink. As a proof that the New York letter is only a counter draw of Armanino's lithograph, if you take out of Banchero's *Codice* the plate marked *Tavola VI.*, and apply to it an unmounted photograph of the New York letter, and bring both close to a window, you will see that they fit in every respect.

The forger may never have seen the Genoa genuine autograph, but he has made use of a photograph (most likely the one which he showed me in 1883). From this he borrowed the longitudinal crease, which, by the way, does not tally with the original folding of the letter, and should not exist in the vellum copy, as the latter was not folded, like the other, to be inserted in a *filza*, since it shows no corresponding holes for the cord.

As to that suspicious crease, if you fold in the same place two similar pages of writing, and handle them frequently, certain letters in the crease will rub off; but the deterioration can never affect precisely the same letters and parts of letters, and similarly, in both. The impossibility will be greater still, if one of the pages is written on paper, and the other one on vellum, as the textures being different, they do not present the same degree of resistance. Yet, if you compare the deteriorated

characters in the crease of the two documents, you find them everywhere exactly alike and to the same extent.

The example I have just given may be considered as a mere error of *Judgment*. It remains to mention one, at least, of the errors of *Knowledge* I have alluded to.

When the forger reached the twelfth line, he was quite embarrassed. The photograph showed there two holes which had been made at the expense of written matter. How to replace the destroyed characters? For the hole on the right of the reader, noticing a wide space between the last letter in *carta* and the first in *p*[*ar*]*a*, he guessed from the sense that *carta* must be in the plural, and he added an *s*. So far so good. But what was the word which had been destroyed in making the other hole? He did not know it was *traslado*. So he penned, as in his lithographic models, the half word *slado*, and replaced *tra* by meaningless strokes, which he did not even copy faithfully. And as he was not keen enough to make a blur or a hole above those strokes, and left the vellum in that place perfectly smooth and clean, he betrayed himself in a manner absolutely convincing. Such an oversight, coupled with the fact that line for line and word for word the New York and Genoa letters are alike, would be sufficient to authorize any professional expert to declare in open court that the New York alleged autograph is a barefaced forgery.

XI.

TO complete this epistolary disquisition, it is necessary to give a list of the authentic autographs of Christopher Columbus which are known to exist, and how they came to reach us.

The propensity of Columbus for writing was such that, as I have already stated, it became a by-word in Spain. Withal we possess only sixty-four of his own writings.[87] Twenty-four of these are autographs, consisting chiefly of private letters. We must add to the list marginal notes in three printed volumes, his signature on the title-page of a *Ptolemy*, and a copy made by himself of an important letter from Toscanelli.

The papers and valuables of the Columbus family were preserved in an iron chest which was kept close to his tomb in the Monastery of *Las Cuevas*, near Sevilla. After his body had been removed to Santo Domingo, between 1537 and 1540, those private archives remained in the custody of the Carthusian friars, for at least seventy years, as we find that on the 15th of May, 1609, all the papers were remitted to Nuño de Portugal, who, the year before, had been declared by the Council of the Indies sole and absolute heir of Columbus' titles, estate, and privileges.

In the famous *Memorial del Pleyto*, there are several references to those archives,* and even a sort of inventory drawn by two notaries, July 24th, 1566, in presence of Pedro de Artiaga, lieutenant of the corregidor of Sevilla, who, by order of the Council of the Indies, had examined the contents of the iron chest.† I noticed in the list the Institution of the *Mayorazgo*, the Will of 1505, and a number of private notes, which I shall mention by-and-by. These remained among the archives of the Dukes of Berwick and Liria for nearly two centuries.[88] In 1796 they were remitted to the grandfather of the present Duke de Veragua, and form the main part of the latter's collection.

Other documents, chiefly private letters of Columbus, remained with Diego, his

* *Memorial*; folio 11, Nos. 74 and 75.

† *Memorial*; Nos. 1015-1022.

son and heir, and must have been returned to Nuño de Portugal, by the successor of Alonso de San Martin, the notary of Diego Colon y Pravia, fourth Admiral of the Indies and last direct descendant in the male line of the discoverer of the New World. Yet if the first Diego kept those letters, the bulk of the private papers of Columbus remained with his son Fernando, who had a taste for collecting books and autographs, and was settled in a house of his own at Sevilla. Las Casas had access to these, when by order of Maria de Toledo, the Colombina Library was transferred *pendente lite* to the Monastery of San Pablo in 1544. It is the time when Las Casas lived in that convent, where he was consecrated Bishop of Chiapas. I am satisfied that his Dominican brethren allowed him to keep a number of Columbus' letters and papers and such documents as Toscanelli's chart. The fact is that in those days, particularly in Spain, nobody cared for autographs, and the manuscripts of the great navigator shared the fate of the Colombina Library after it was removed to the Cathedral of Sevilla, that is, they were left to rot in the gutter.[89]

Further on I shall discuss the question whether there is any probability of our discovering some day other autographs of Columbus. Meanwhile here is a complete list of those which are known to exist :—

1. *Copy of Toscanelli's letter.* (Biblioteca Colombina, at Sevilla, on a fly leaf of Æneas Sylvius' *Historia rerum ubique gestarum*, Venet. 1477, in folio.)
   Photograph inserted in *D. Fernando Colon, Historiador de su padre.* Sevilla, 1871, in 4°.
   Apparently the oldest specimen known of Columbus' handwriting.

2. *Marginal notes* also in Æneas Sylvius' *Historia rerum ubique gestarum;* Venet. 1477, in folio. (Biblioteca Colombina, Sevilla.)
   A photograph fac-simile of one of the pages is inserted in the *Notes on Columbus.*

3. *Columbus' mysterious signature*, and a verse from one of the Psalms, on the first leaf of a copy of the *Ptolemy* of 1478. (Library of General DE SAN ROMAN, at Madrid.)
   The *Lista de los objetos que comprende la exposicion Americanista ;* Madrid, 1881, in 8°, B, No. 1009, states that in the margin of the recto of the second leaf there is a painted escutcheon of the arms of Francesco Piccolomini, who was created pope (under the name of Pius III.) in 1503.

4. *Marginal notes* in Francis de Pepuris' abbreviated translation into Latin of *Marco Polo.* (Antwerp, 1485?) (Biblioteca Colombina, at Sevilla.)
   A photographic copy of one of the pages is inserted in the *Notes on Columbus.*

5. *Marginal notes* in Pierre D'Ailly's *De Imagine Mundi*, without date or printer's name, but said by LANNOI to have been printed in 1490. (Biblioteca Colombina.)
   PESCHEL says, on the authority of LAS CASAS (*Geschichte des Zeitalters der Entdeckungen*, p. 112) that those notes are not in the hand of Christopher Columbus, but of his brother Bartholomeo. A photograph of one of the pages is inserted in the *Notes on Columbus*, which PILINSKI has fac-similed on one of the pages of your copy of that work.

6. *Letter addressed to Ferdinand and Isabella*; signed; *sine anno*, but between 1496 and 1497. (National and Historical Archives at Madrid.)
   Reproduced in photolithograph in the *Cartas de Indias*, pp. 1-6.

7. *Memorial addressed to Ferdinand and Isabella*; signed, *sine anno*, but written before June, 1497. (Library of General DE SAN ROMAN, Madrid.)
   The text has been published in the *Christophe Colomb*. Vol. II. pp. 528-530.

8. *Draft of a letter addressed to Ferdinand and Isabella*, not signed, and *sine anno*, but about the year 1500. (Archives of the Duke DE VERAGUA, at Madrid.)
   Published by NAVARRETE, Vol. II. pp. 245-255.

9. *Libro de las Profecias.* 1501-1504. (Biblioteca Colombina.)
   It was submitted to the approval of Father Gorricio, September 3rd, 1501; but there is an additional reference to the year 1504. Only the writing on leaf LXXII seemed to NAVARRETE and to me to be in the handwriting of Christopher Columbus.

10. *Letter addressed to Ferdinand and Isabella*, February 6th, 1502, signed. (Historical and National Archives at Madrid.)
    Photolithograph in the *Cartas de Indias*, pp. 7-10.

11. *Letter addressed to Nicoló Oderigo.* Sevilla, March 21st, 1502, signed. (*Custodia* of the City Hall in Genoa.)
    Lithographs in all the editions and translations of the *Codice Diplomatico Colombo-Americano.* Photographed for the Municipality of Genoa; reductions for sale in that city.

12. *Letter addressed to the Bank of St. George;* Sevilla, April 2nd, 1502, signed. (*Custodia* of the City Hall of Genoa.)
    Lithographs in BANCHERO's edition of the *Codice* and in Señor TOLEDO's Spanish Translation. Photographed for the Municipality of Genoa.
    This is the letter which prompted my writing the present paper.

13. *Letter to Father Gaspar Gorricio.* San Lucar, April 4th, 1502, signed. (Archives of the Duke DE VERAGUA.)
    Published by NAVARRETE, Vol. I. p. 331.

14. *Letter to Father Gorricio.* Grand Canaria, between May 20th and 25th, 1502, signed. (Archives of the Duke DE VERAGUA.)
    Published by NAVARRETE, Vol. I. pp. 331-332.

15. *Letter to Father Gorricio.* Jamaica, July 7th, 1503, signed. (Archives of the Duke DE VERAGUA.)
    Published by NAVARRETE, Vol. I. p. 332.

16. *Letter to Diego Columbus.* Sevilla, November 21st, 1504, signed. (Archives of the Duke DE VERAGUA.)
    Published by NAVARRETE, Vol. I. p. 336.

17. *Letter to Diego Columbus.* Sevilla, November 28th, 1504, signed. (Archives of the Duke DE VERAGUA.)
    Published by NAVARRETE, Vol. I. p. 337.

18. *Letter to Diego Columbus.* Sevilla, December 3rd, 1504, signed. (Archives of the Duke DE VERAGUA.)
    Published by NAVARRETE, Vol. I. pp. 340-341.

19. *Letter to Diego Columbus; sine anno aut loco*, and without signature, but seems to be of November 21st, 1504. (Archives of the Duke DE VERAGUA.)
    Published by NAVARRETE, Vol. I. p. 336.

20. *Letter to Diego Columbus.* Sevilla, December 1st, 1504, signed. (Archives of the Duke DE VERAGUA.)
Published by NAVARRETE, Vol. I. pp. 338-340.
On the back there is a sort of postscript. Not signed.

21. *Letter to Diego Columbus; sine loco* (*sed* Sevilla), December 3rd, 1504, signed. (Archives of the Duke DE VERAGUA.)
Published by NAVARRETE, Vol. I. pp. 343-345.

22. *Letter to Diego Columbus.* Sevilla, December 21st, 1504, signed. (Archives of the Duke DE VERAGUA.)
Published by NAVARRETE, Vol. I. pp. 345-346.

23. *Letter to Nicolò Oderigo.* Sevilla, December 27th, 1504, signed. (*Custodia* in the City Hall of Genoa.)
Lithographs in all the editions of the *Codice.* Photographed for the Municipality.

24. *Letter to Diego Columbus.* Sevilla, December 29th, *sine anno* (*sed* 1504?), signed. (Archives of the Duke DE VERAGUA.)
Published by NAVARRETE, Vol. I. pp. 347-349.
There is an unsigned postscript.

25. *Memorial addressed to Diego Columbus; sine anno aut loco,* but Sevilla, December, 1504, or January, 1505; not signed. (Archives of the Duke DE VERAGUA.)
Published by NAVARRETE, Vol. I. pp. 341-343.

26. *Letter to Diego Columbus. Sine anno* (*sed* 1505?) (Archives of the Duke DE VERAGUA.)
Published by NAVARRETE, Vol. I. p. 352.
Only the last line and signature are in the hand of Columbus.

27. *Letter to Father Gorricio.* Sevilla, January 4th, 1505, signed. (Archives of the Duke DE VERAGUA.)
Published by NAVARRETE, Vol. I. p. 333.
It is cited in ARTIAGA's inventory (*Memorial del Pleyto,* No. 1018).

28. *Letter to Diego Columbus. Sine loco* (*sed* Sevilla), January 18th, *sine anno* (1505?), signed. (Archives of the Duke DE VERAGUA.)
Published by NAVARRETE, Vol. I. pp. 349-351.

29. *Letter to Diego Columbus.* Sevilla, February 5th, *sine anno* (*sed* 1505), signed. (Archives of the Duke DE VERAGUA.)
Published by NAVARRETE, Vol. I. pp. 351-352.
When the Paris National Library purchased, in 1875, the *Libro de las Declaraciones de Toledo,* there was found inserted between pages 70 and 71, a well-made fac-simile of the present letter. It is still in the same place. (*MSS. Espagnols,* No. 58.)

There may be autographs of Columbus in certain English collections. Gunther and Schultz say that in 1825 the Duke of Buckingham bought a letter of Columbus for £33, "*aber,*" to use their enthusiastic expressions, "*es war auch ein Brief von welthistorischen interresse Der grosse Mann sprach darin von seiner Entdeckung der Neuen Welt.*"[90] I have worked assiduously to find that autograph. The *Bibliotheca M. S. Stowensis* could not mention it, as its descriptions cover only the manuscripts

purchased before 1819. But when the collection was about to be sold under the hammer, in June, 1849, S. Leigh Sotheby and Co. published a complete catalogue. This and an article in the *Morning Post*, of June 13th, 1849, describe a great many autograph letters, from Henry VI. to Charles II., and from Cromwell to Voltaire and Franklin, but there is no mention whatever of an autograph of Christopher Columbus. The Buckingham collection having been sold entire to Earl Ashburnham for £4,000, I examined the catalogues of his library. Here again I found no traces of that autograph. Nor was I more fortunate with the extraordinary collection of manuscripts of Sir Thomas Phillips at Cheltenham.

Edwin Tross once told me that about the year 1850, autograph letters of Columbus, which he saw himself, were sent to England by a bookseller, called Frasinelli; but although he aided me in the matter, I never could ascertain what had become of those valuable documents.

As to the public archives of Spain, like Simancas and the *Archivo de Indias* at Sevilla, they cannot boast of a single line in the handwriting of the discoverer of America. I am aware that Simancas dates only from 1543 and the *Archivo* from 1785, but they were formed with documents preserved in special repositories at Alcalá de Henares, Medina del Campo, Valladolid, and other places since the fifteenth century. The fact is that Columbus was very far from being in his life-time the important personage he is now, and his writings, which then commanded neither respect nor attention, were probably thrown into the waste basket as soon as received.

One or two of his early writings, however, seem to have been kept until a relatively recent period. Carlo Antonio Marin, the Venetian historian, affirms [91] that Francesco Pesaro, a member of the Council of the Ten, told him that between 1780 and 1785, he had read in the State archives the petition from Columbus, offering his project to the Republic of Venice. I leave it to you to imagine how great and repeated have been my efforts to find that priceless document, which would give us the approximate date when he first entertained the idea of crossing the Atlantic to land in Japan or China.

For the last ten or fifteen years, they have commenced in Spain imitating the custom in use in Italy since the Middle Ages, of removing the archives kept by notaries into a general repository. The success met in Sevilla, where by means of the data I had furnished, and at my urgent request, the custodians found in the notarial archives of that city, recently formed, the will of Giacomo or Diego Columbus (the youngest brother of the great navigator,[92]) leads me to think that at Gelves, at Segovia [93] and at Valladolid, there are in some notarial offices legal instruments subscribed by

Christopher Columbus, and perhaps autograph letters deposited during the great lawsuit. For instance, a number of private notes in his handwriting, kept in the iron chest at Las Cuevas, do not seem to have been duly remitted to Nuño de Portugal, as seven of these, which figure in the inventory of Artiaga, are not to be found in the archives of the Duke de Veragua, viz. :—

1498, May 12th, addressed to Father Gorricio.
,, ,, 28th, ,, ,,
1501, February 26th, ,, ,,
,, April 29th, to Diego Columbus.
,, May 24th, to Father Gorricio, asking for a copy of the act authorizing him to create a *Mayorazgo*.
1501, June 9th, to Father Gorricio, acknowledging receipt of that copy.
,, October 22nd, to Father Gorricio.

During the great lawsuit, Christoval de Cardona, Admiral of Aragon, who claimed the estate as great-grandson of Columbus by Maria, Diego's second daughter, tampered with the papers in the iron chest, and was even arraigned before the Council of the Indies on that account in 1580.[94] Christoval de Cardona may have removed those letters, as they related to the *Mayorazgo*. If so, perhaps we shall find them some day in one of the notarial archives of Valencia, where he died in 1584.

We may even entertain the hope of recovering the most important of all the documents relating to Columbus. A friend of mine wrote to me some time ago that among the documents in the library of the Academy of History at Madrid, there was a privilege granted to Luis Columbus, March 9th, 1554, to print the *Memoria, con curiosidad y no con poco trabajo D. Christoval Colon se puso a escribir lo que cada dia le subcedia, ansí en la ida como en la venida de la jornada ;* that is, the original of the Journal which Columbus kept during his memorable voyage of 1492-1493, and which is known to us only through Las Casas' abridgment.[95] The date of 1554 shows that Luis Columbus preserved that priceless manuscript among his private papers, and consequently it did not go with nor share the fate of the Colombina Library. As Luis' archives became the property of his nephew and heir, Diego Colon y Pravia, who entrusted them to Luis de Cardona, as we know from a legal document subscribed at Madrid, June 28th, 1578,[96] the *Diario* may be found in the notarial archives of the successor of Alonso de San Martin.

Then come the numerous autograph letters of Columbus which Las Casas quotes frequently as being his own property. The zealous bishop died at Madrid, but his home was the Monastery of San Gregorio[97] at Valladolid, where he kept his papers; unless, having finished writing his *Historia*, he confided them to some notary of the place.

As to the public archives of Savona and Genoa, they contain five authentic acts to which Christopher Columbus was a party. Three of these are notarial evidences of debts, whereby, September 22nd,[98] and October 30th, 1470,[99] and August 26th, 1472,[100] he stands security for his father, although under age, but *in presentia et consensu Dominici patris suis*, according to the Civil Law. The fourth act is a will to which he was one of the witnesses, March 20th, 1472.[101] The fifth is a consent given to his mother releasing the legal mortgage she held on a house lately sold by her husband, August 13th, 1473.[102] If in those days it had been the custom in Italy to execute acts of that kind as they did, for instance, in England according to the Common Law, those documents would exhibit Christopher Columbus' own signature. Unfortunately, the practice of the Justinian procedure and forms in this respect was then very different, all the facts stated resting on the official and privileged declaration of the notary drafting the instrument. So that although it is likely that we shall continue to exhume notarial documents in which Christopher Columbus figures in person, we cannot hope ever to discover autographs of his in that class of manuscripts. If any are found in Genoa, it will be among the private archives of some Ligurian family. We know that Nicoló Oderigo was not the only Genoese he corresponded with. In his letters of March 21st, 1502, and December 27th, 1504, Columbus speaks of epistles written by him to "*Miçer Juan Luys*," who is doubtless Gian Luigi Fieschi, whom the documents of the time show to have been a personal friend of Nicoló Oderigo, and to "*Madona Catalina*," who is most probably the latter's wife, and daughter of Gian Maria del Caretto. The archives of these great families, though amalgamated with others, can be searched, and being private property, the autographs of Christopher Columbus, if discovered, may some day or other find their way into some American collection. Hoping it may be the *Bibliotheca Barlowiana*,

I remain, &c. &c.

&c. &c.

SECOND LETTER.

The Bank of St. George and Genoese Archives.

I.

I WISH it were in my power to write a history of the Genoese nation, from the breaking up of Charlemagne's empire, until Andrea Doria established a government which lasted nearly three hundred years, and made Genoa the greatest maritime power of Europe. In tracing the course of events, I would be led when reaching the twelfth century, to describe the origin of the Bank of Saint George, its rise and progress, which were coeval with and the chief cause of the prosperity of the Republic.

A complete history of the *Ufficio di San Giorgio* alone would require not less than four stout volumes in folio, besides an appendix of two hundred documents. As the history of the Bank of St. George is in a degree the history of the Genoese Commonwealth, no writer can presume to undertake the work without first possessing a thorough knowledge of the Pisan, Venetian, Florentine, Neapolitan or Aragonese, Corsican and French annals, particularly the latter for the fifteenth century. He must also be familiar with the records of all the colonies, branches, and trading-posts which, from the Straits of Gibraltar to Bagdad, through the Crimea, Black and Caspian Seas, as well as in Corsica, Cyprus, Scio, and Sardinia, the Nile and Euphrates, prospered during centuries under the protection of Saint George. He needs be versed likewise in the Roman Law, as it was modified in the code, ordinances, and practice enacted by the Bank for its own tribunals, and also in the Common Law of Genoa. To be learned in Mediæval Latin and the Italian dialects, in diplomatics and palæography, is not less necessary, as there is nothing more difficult than to decipher the half-effaced

manuscripts of that time, class, and country. Yet, these various requisites answer only for the first part of the task. The second part requires in addition that the writer should be a practical financier, well acquainted with the commercial and financial history of Europe, the origin and organization of the Banks of Venice, Amsterdam, England, and Hamburg, as well as of the East and West India Companies chartered in France, Great Britain, and Holland. But more especially must he understand the formation and inner-workings of those institutions which, under the names of Joint-Stock Companies, *Caisses d'Amortissement*, *Crédit Mobilier*, Floating Debt, Bonded Warehouses, etc. etc., have exercised in our times such a paramount influence on the finances, trade, and manufactures of Europe.

I scarcely need say that I do not possess and never can hope to acquire such a vast amount of erudition. It is therefore impossible on my part to comply with your wishes, and you must rest satisfied with a bare statement of the principal facts, dates, authorities, and documents.

You know that after the Moors had conquered Southern Spain, they became a maritime and piratical nation carrying havoc everywhere on the borders of the Mediterranean. The Genoese, who had always been a seafaring race, were constantly at war with those bold corsairs. As far back as the ninth century, we see Count Adhemar, who had been appointed by Pepin (Charlemagne's son) to rule over Genoa, lead a fleet against the Saracens, wrest Corsica from their grasp, and perish in this patriotic effort.

In course of time, the Genoese determined to carry war into the territory of their traditional enemy, and prepared the famous expedition to Minorca and the Moorish Kingdom of Granada, which culminated in the taking of the cities of Almeria and Tortosa (1146-1148). But the preparations for this war required a great outlay of money, and the government decreed a State loan, probably the first of the kind[103] known in Modern Europe. It was based upon the assignment for ten years of two impositions, one, on certain merchandise, the other, on the Mint. The Cathedral of Genoa took up the loan, but not having been reimbursed, the claim was transferred to a syndicate of bankers. These capitalists, under the firm name of Ansaldo Doria and Co., advanced further sums to the government, receiving a supplementary assignment of taxes for fifteen years. Such was the origin of the associations of State creditors called *Mahone*, and afterwards *Compere*.

We do not know the etymology of the word *Mahona;* but *Compera* means "purchase," and was adopted because the concern in loaning money to the Republic actually purchased certain well-defined rights. As to the particular character of *Mahone* and *Compere*, it resembled our Joint-Stock Companies. The shares were of

£100 Genoese each, "limited," and entitled to quarterly dividends, with stock redeemable at market value gradually as the revenues warranted their purchase.

The expedient had proved so successful that it was resorted to in all similar embarrassments; and in the following centuries we find a great number of such partnerships, all named after their origin: the Ceuta *Mahona* (1205), the Scio *Mahona* (1346), the Cyprus *Mahona* (1374), etc. These already possessed the peculiar privilege which constituted their value and originality, viz.: the absolute right to collect the proceeds of the particular impositions assigned to them by the State, in the manner they deemed fit, and apply the same to the payment of dividends and capital.

There were soon afloat a multitude of such loans, all based in the same manner upon an assignment of public revenues. Then came the feuds between Guelphs and Ghibelines, which raged in Liguria with greater intensity perhaps than anywhere else in Italy, and brought the Republic of Genoa to the brink of ruin at the beginning of the fourteenth century. As is usual in such cases, the first act of each faction when it got into power was to borrow money, necessarily in the form of *Compere*.

The wars which the Genoese constantly waged against Pisa, Venice, and Catalonia, and their efforts to retake Corsica and succour or preserve the numerous establishments they possessed in the Mediterranean and Black Seas, had drained the treasury of the Republic and increased the number of *Compere* to such an extent that in the beginning of the fifteenth century the greatest distrust prevailed. A fortunate circumstance came opportunely to redeem the credit of the State, restore confidence in public loans, and establish them on a solid basis. It was the appointment as governor of Genoa of a French marshal, Jehan Le Maingre de Boucicaut.

The Genoese, tired of intestine dissensions caused mainly by the wranglings of four influential families (*Montaldo, Guarco, Adorno, Fregoso*), and fearing to become the prey of Giovanni Galeazzo Visconti, the perfidious first duke of Milan, had given themselves up to France (1396). Charles VI. sent several governors who could not remain in Genoa. Finally, Boucicaut was entrusted (1401) with the arduous task of restoring order in the city and taming the most turbulent, capricious, and revolutionary population that ever existed.

He was not only a great soldier and most energetic ruler, but an administrator of superior talents,—such in fact as have always been the French officials sent to administer foreign countries. He reorganized the City Council, enacted a new code of laws,[104] instilled honesty in all branches of government, rebuilt the fortifications, put the army on a good footing, and ruled with unwonted justice, wisdom, and energy.[105]

The condition of public finances soon engrossed the attention of Boucicaut, particularly as he needed money to wage war in the East; and, to that effect (1407),

he appointed and presided over a commission for the purpose of reforming *Compere* and obtaining supplies. Recollecting the consolidation (1332) of the loans contracted by the Guelphs and Ghibelines *(Compera magnæ pacis)*, and the union formed by twenty-seven *Compere* in 1346,[106] he proposed to convert all existing public loans into a funded debt, without reduction of capital, redeemable, bearing 8% interest,[107] and managed exclusively by one grand and independent company. This was finally organized in 1408; and as those societies were always placed under the protection of a saint, it assumed the corporate name of *Compere di San Giorgio;* that is, The Saint George Purchasing Companies (or Associations), which was afterwards changed into *Casa* (House), then *Ufficio* (Office), and finally, *Banca di San Giorgio*, or "Bank of St. George."

The plan and internal arrangements adopted were precisely on the model of the old *Mahone* or *Compere;* which, as I have already said, resembled modern Joint-Stock Companies, with shares all registered. As to the spirit which prompted the creation of the Bank, it is manifested in the first sentences of the act of incorporation. You might suppose from the terseness of the language that it was penned in one of the William Street law offices yesterday:—

"Whereas the Commonwealth of Genoa is immensely in debt, that all its "revenues are mortgaged, so much so that there is nothing left [in the treasury] to "meet either daily expenses or unexpected and unavoidable expenditures nor to "redeem public loans, and that taxes which when first levied were made redeemable "are at present becoming perpetual. Now therefore, the General Assembly does "hereby appoint a commission with full power to sink and extinguish the liabilities "of the Commonwealth, settle and unite all shares of the various companies by consoli-"dating them, so that they form a single corporation called *Compere di San Giorgio*, to "revise accounts, collect assets, fix revenues, reform rules and privileges, and "introduce all other modifications and order such other payments as they may deem "useful and necessary, without having recourse to any process of law, and as much "as can be without injuring anybody."[108]

To administer *Compere* was certainly a business calculated to impart to the Bank sufficient prominence and power. Yet its managers soon devised means to extend the usefulness and importance of the concern; and the *Ufficio di San Giorgio* was transformed into a financial institution embracing nearly all branches of trade, banking, and maritime affairs.

To commence with, it became a regular bank of deposit, but without allowing at any time interest for money deposited. This led nevertheless to a great affluence of capital and, as a consequence, to banking operations. Nay, the first register of the

new concern (1408) begins with stating that the *Ufficio* engages in this kind of dealings only for the public good, and to remedy abuses practised in private banking,— which were really enormous in the great trading cities of Italy.

The wording of this preamble reflects too well the spirit of those times to be omitted here. I translate literally, and beg to be excused for using such quaint expressions and bad grammar :—

"On the second day of the month of March 1408. All things which are "placed under the invocation of God's name have a pious commencement. Confiding "therefore in his help and in that of the most glorious and fortunate standard bearer "of Genoa [Saint George], with whose flag the Genoese father-land has gained "numerous victories, which according to ancient records shine brighter than the Sun, "the illustrious and prudent noblemen [viz :] Antonio Giustiniani, Luciano Spinola, "Cosmo Tarigo, Baptista Lomellini, Raffaele Vivaldi, Rabella de Grimaldi, Giovanni "de Neirono and Carlo Ciconia,[109] [constituting] the Office and Officers of Saint "George, have on the month and day aforesaid, initiated a bank for the purpose of "reducing to nothing [paying off] the public debt, and to eradicate several nefarious "practices to which are addicted bankers, who greatly injure the common welfare. "Being in fact devoted entirely to their own private interest, they do not blush to lay "waste the public domain, and are wont to let out and keep money not at warranted "rates, but at a price unusual and unreasonable.

"Therefore, full of confidence in the Divinity, [the persons aforesaid] have "established this bank named after the great and marvellous [Saint] George, under "whose auspices things which are not well regulated will be put back in their proper "place, and an institution calculated to promote the public good will be established. "They are so much the more confident in [the success of] this undertaking as their "motives are most just, and that they intend to act for the welfare of the community. "Let the Lord hearken unto the vows of those who implore him from the bottom "of their hearts, so that the saints may deign to crown their efforts." [110]

This preamble, which expresses so clearly the intention to engage in the banking business, induced me to study the question when and where the first public bank was created in Europe. As the subject relates to the matter which I am investigating, a short digression may not be out of place here.

All historians and encyclopedists state that to the Republic of Venice belongs the honour of having established the first public bank, and fix the event in the middle of the twelfth century, but without agreeing as to the year. When comparing their statements, you find however that they repeat each other, without quoting documents in support of the claim.

From a careful perusal of the works of Marin Sanudo,[111] Sandi,[112] Tentori,[113] Romanin,[114] and Cantù,[115] I only gather the following information:—

In 1156,[116] 1163[117] or 1173,[118] the doge Vitale Michiel II. decreed a forced loan, which was declared to be a national debt, yielding 4 % interest and secured by the entire revenues of the State: *Ipotecavansi per rimborso tutte le rendite del Comune;* with scrip transferable. This first loan was followed by a second in 1182,[119] and a third in 1433.[120] They were called respectively *Monte vecchio*, *Monte novo*, and *Monte novissimo*.

Now, in 1171 a bureau was created[121] for the purpose of recording the sales or transfers of bonds, and paying out interests. It is this bureau, called *Camera degl' imprestidi*, which financial historians doubtless believe to have been the first public or national bank known in Europe.

No one can doubt that the three *Monti* became the starting-point of the famous Bank of Venice. The people may also have called the *Camera* a "bank," from habit and the table or banc on which private bankers (*banchieri*), who existed in Italy even under the Romans (*mensarii*), spread out the money for payments or discounts. It is not less true that neither in the twelfth nor in the thirteenth century the *Camera degl' imprestidi* could be justly considered as a bank,[122] within the meaning which we attach to the term. Else, the United States Treasury is a "bank," as it does precisely what the *Camera* did in those days. Afterwards the Venetians grafted on the *Monti* a bank of deposit, issuing receipts which were negotiable and circulated like the *luoghi* of the Bank of St. George. When that transformation took place I am unable to tell. Cicogna quotes an old manuscript chronicle[123] where mention is made of interest paid by the Bank of Venice on deposits, from 1386 until 1398. If so, that institution engaged in regular banking operations twenty years at least before the *Ufficio di San Giorgio*. But this point, as well as the precise dates of the modifications, reforms, and improvements which transformed a mere civil service bureau, as the *Camera* certainly was, into the perfect banking concern which in course of time became so celebrated under the name of *Bank of Venice*, have yet to be elucidated. A new study of the question, based exclusively upon original documents, would show, I am sure, that financial innovations, which may have required in Venice two or three centuries to perfect and apply, have been jumbled together and credited by historians to a single epoch, far too remote;—perhaps dating only from the year 1587, when the *Banco della Piazza di Rialto* was established, or even from the *Banco del Giro* instituted in 1619. At all events, I have not yet seen any documentary proofs tending to show that the Bank of Venice carried on regular banking operations before the sixteenth century. Nor do we know when it first issued regular bank bills.

The city which disputes with Venice and Genoa the merit of having founded the first public bank in Europe is Barcelona. According to Capmany, the city authorities created in 1401 a regular bank of deposit and exchange: *banco del cambio y depositos comunes,* guaranteed by municipal taxes: *asegurado con el credito y las rentas publicas de la ciudad.* It was administered by merchants, and lasted until 1703.[124] I regret that ample details about this concern, which must have presented curious incidents in its workings, were not given by the Barcelonese historian. I do not pretend to question his statements, inasmuch as the "Table of Barcelona" is alluded to in writings of the fifteenth century,[125] and I have not been able to consult the original ordinances to which he refers.[126] Yet, it would be worth while inquiring whether the enactments of 1401, mentioned by Capmany, do not relate to the operations of money-changers (*Cambistas*), and deposits in the City office, rather than to the establishment of such a perfect, yet complicated public bank as the Barcelona institution is represented to have been in the first year of the fifteenth century. Be that as it may, 1401 is not a much earlier date than 1407, when the *Ufficio di San Giorgio* was duly founded.

I judge from the preamble of the *Cartolario* of 1408 above given, that when the House of St. George was first instituted as a general corporation, it carried on banking business in the sense which we attach to the term. That is, the concern not only received deposits, but also lent money, discounted notes, and negotiated bills of exchange; as these operations constitute the business of regular bankers, which the *Compere di San Giorgio* claimed to meliorate. But of this, I am not sure. In 1444 there was a liquidation, perhaps of this sort of affairs; and thenceforth the *Ufficio* appears exclusively as what is called in modern parlance a Bank of Deposit and Accounts-current, discounting only its own paper (*Paghe*).

Withal, State loans resting on *Compere* always constituted the chief business of the establishment. The *modus operandi* differed from the method employed by most moneyed institutions of our days, which launch loans or enterprises, take a percentage on the bonds or stock subscribed, and then let the newly-organized affair shift for itself. The *Ufficio*, whenever it required money for new operations, issued stocks or *luoghi*,[127] which did not, on their face, pertain to any business in particular,—like a branch springing up from the main trunk and remaining a part of the tree. All shares were therefore identical or general, so to speak, and derived their yield not from special *Compere* or operations for which they were severally created, but from the aggregate profits made by the Bank in all its commercial and financial affairs.

I have endeavoured to ascertain the amount of capital existing when the grand *Compera* was constituted. My friend Desimoni in computing all the *Compere* consolidated, as they existed in 1411, found £2-938-462-10-4 Genoese, = about $16

millions, of the time, which, you must recollect, was a century before the gold and silver brought from America had depreciated the value of precious metals in Europe. For a latter period (date not stated), Lobero[128] gives £47-773-979-18-2 Gen., the Genoese £ being equal to about one dollar and six cents in pure silver. Compared to our national debt or to the capital of the Banks of England and of France, those amounts appear insignificant, but for the period, and considering the limited extent of the actual territory of the Republic of Genoa and its small population, they represent an enormous sum.

To this must be added a large working capital, derived chiefly from $\frac{1}{8}$% of all the revenues collected; from profits made in money-changing, which was the most lucrative business of the times, and made the Jews and Lombards proverbially rich; and from large deposits which remained unclaimed during the terrible epidemics of the fifteenth, sixteenth, and seventeenth centuries. The plague of 1656 alone reduced the population of Genoa from 90,000 to 10,000 inhabitants. Then came several very profitable monopolies, such as salt, iron, coining money for the State,[129] &c. &c.

The old *Compere* produced only dividends, whilst when consolidated to constitute the *Ufficio* in 1407, they yielded a fixed interest. In 1419 the exclusive system of paying dividends (*Proventi delle Compere*) was made to prevail again, and lasted until the Bank ceased to exist, shareholders (*Luogatari*) receiving only a proportionate share of nett proceeds. Notwithstanding considerable resources and the consummate ability with which they were managed, dividends seldom exceeded $2\frac{1}{2}$ or 3%. Yet the *luoghi* were quoted sometimes (1621) as high as £278 Gen. above par. Withal, it must be said that, for reasons which I could not ascertain, from 1559 until 1581, and from 1740 until the Bank virtually ceased to exist (1797), the stock was always quoted below its nominal amount.

The proverbially acute mind of the Genoese was constantly exercised in devising means to improve the inner workings of the institution, increase its usefulness and meet all emergencies, with an ingenuity and minuteness quite surprising. These improvements, relative to the administration of the Bank, as well as to the introduction of different kinds of financial and mercantile operations, were finally embodied in regular digests, and printed several times from 1568 until 1720. I can only refer you for more ample details to that series of works,[130] which contain practical regulations and ideas that our modern banks might study, and perhaps apply with advantage.

The aid so freely obtained from the Bank incited Genoa more than ever to resent injuries and wage war against the maritime powers which coveted her foreign possessions, or ambitious neighbours who sought to interfere with the internal affairs of the Republic. The wars against Alfonso V. of Aragon (1420), the Duke of Milan

(1421), Venice (1431), Alfonso again (1433), finally rendered the State subservient to the Bank; especially when Mahomed II., having taken Constantinople (1453), and expelled the Genoese from Galata, its resources became exhausted.

At this juncture, the Republic determined on a bold stroke of policy. It ceded the Genoese colonies to the *Ufficio di San Giorgio*,[131] which accepted the burden through pure patriotism. The State had in former times already parted with a portion of its sovereignty over certain islands, as for instance when in 1346 the Scio *Mahona* was invested with a sort of political sway; but this time the measure assumed the character of an absolute abdication, though gradual. First were given to the Bank Corsica and the Black Sea Colonies (Caffa, Sebastopol, Balaclava, Inkermann, &c.), then Famagosta in Cyprus, and, nearer home, a number of localities along the sea-shore east and west of Genoa (Sarzane, Pietra Santa, Lerici, &c., Vintimiglia, Pieve del Teico, &c.). But the gift was too onerous, and gradually (1453-1562), San Giorgio returned it to the mother-country. The fact is that if in matters of finance and commerce the Bank always exhibited great intelligence and foresight, it betrayed a lack of political wisdom, particularly in the choice of its agents, when obliged to govern men and distant colonies. But let it be said that those foreign possessions were then attacked on all sides and near succumbing. The *Ufficio* equipped vessels, raised troops, appointed commanders, and fought with the greatest bravery. And when the colonies saved from the Turks and Aragonese were restored to the Republic, they had been placed in a state of defence which permitted their being held yet for a number of years.

The force of circumstances compelled then the *Ufficio di San Giorgio* to limit its action to finance and trade; but with such skill, success, honesty and patriotism as to elicit at all times the admiration of statesmen.[132] It suffered, of course, from crisis, which no moneyed establishment can hope always to avert, but once only. This happened in 1456, after the Bank had assumed the government of the Genoese colonies. Owing to its efforts to save them from the Turks, the *Ufficio* became greatly involved and was compelled to suspend payments for three years, with the assent, however, of Pope Calixtus III.[133] and the approval of the entire community.

Let it be said that the annals of that institution teem with instances of patriotic sacrifices, which sealed the closest union between the State and the Bank. So far from impairing the absolute autonomy of that great concern, the Republic deemed it wise and expedient to increase as much as possible its privileges; knowing from the temper of the Genoese people and patriotism of the Bank that no rivalry could ever exist between the two powers. I use this term because well may it be asserted that in Genoa the House of St. George was *imperium in imperio*, and maintained this character during four centuries. I cannot enumerate here all the rights and immunities

conferred on the Bank, but will cite a few which appear strange when viewed in the light of our modern conception of the State and its indivisible sovereignty.

The Republic (1417) granted the *Ufficio* the right to prescribe public laws, both civil and criminal, with the *jus gladii* to the penalty of death, in all matters relative to the Bank; to establish tribunals of exclusive and appellate jurisdiction, and appoint special judges for the enforcement of those laws; to which the State itself became subjected (1588). Fancy our Federal government selling to a joint-stock company the right to levy certain import duties, say on wines or linen fabrics, with power to enact laws, create courts, and name judges to enforce that right in all possible forms, and subjecting the State as well as all private citizens to such tribunals! Yet that wondrous prerogative was exercised with perfect justice and to the satisfaction of all parties concerned during four hundred years.

Passports and licenses from the State authorities granting permission or safe-conduct for individuals to leave the territory of the Republic, were declared null and void when given to debtors of the Bank (1425).

The Bank (1453) was invested with the right to compel the doges, whenever it deemed the humiliating obligation necessary, to take the oath publicly of maintaining all its privileges and immunities.

The shares (*Luoghi*) were made inviolable; that is, they could not be seized, attached, distressed, levied on, or fall under any process of State laws; which is the privilege enjoyed by French Rentes since 1797.[134]

The Republic even obtained from the Ecclesiastical power that excommunication be pronounced against all refractory debtors of the Bank, clergymen as well as laymen (1463).

The Bank was given a legal and prior mortgage on all the goods, chattels and real property of every individual who stood indebted to the concern for any cause whatever (1420).

The State declared (1539) all existing *Compere* unredeemable and perpetual. At the same time, by a *contractus magnus solidationis*, it conveyed to the Bank seventy-six branches of impositions. It was on this occasion that Machiavelli expressed the hope or fear above quoted relative to the threatened absorption of the Genoese Republic by the *Ufficio di San Giorgio*.

The House of St. George always considered strict banking as quite secondary, and more as a means of aiding tradesmen in general than as a source of gain. To render pecuniary services to the government, especially in trying circumstances, develop maritime commerce, improve the port, build lighthouses, wharves, docks and magazines, preserve the standard of the metallic currency, start factories, bring in raw materials, export manufactured articles and the like, constantly engrossed the attention

of the Protectors. In concentrating capital borrowed from various sources, and employing it in so many branches of industry, which when created had a sort of independent existence, though still connected in the main with the mother-house, the *Ufficio* actually originated what was re-invented four centuries afterwards under the name of *Crédits Mobiliers*.[135] With this difference, however, that while in our times those moneyed establishments frequently kept speculation in view as the chief method of making profits, and finally drifted into concerns antagonistic to the State and people, the Bank of St. George checked stock-gambling, and realized benefits only from legitimate and patriotic enterprises.

For reasons stated at the outset, I am not in a position to describe all the manifold contrivances which made the *Ufficio di San Giorgio* famous, and show you to what extent they revive in our banking companies. I shall only mention a few ingenious and useful devices, seeming perfectly natural now, but which acute, practical and far-seeing minds alone could, in Mediæval times, conceive and realize.

You have seen already *Compere* assuming centuries ago the form adopted by our joint-stock companies; and I have just shown the *Ufficio di San Giorgio* exhibiting in 1408 the chief characteristics of our *Crédits Mobiliers*. Other and not less striking analogies can be shown to have existed between the Bank of St. George and modern financial institutions. For instance:

The Bank opened accounts based upon deposits of specie, against which depositors could issue orders payable at sight, upon endorsement of the bearer. That is what we call *Checks*.

The uncertainty of the date when the first public bank was established exists also concerning the origin of bank bills. The incertitude arises from a want of discrimination when using those terms, which are usually taken in a general sense, whilst they embrace objects similar in kind but different in species. For instance, the word *Bank* conveys to us the idea of an establishment for the custody of money deposited by customers and the issue of notes of its own. Within that meaning, banks have commenced to exist in much more recent times than writers assert, even in Genoa, Venice or Barcelona.

So with *Bank bills*. By this term we understand a promissory note issued by a bank, payable to bearer in specie at that bank, on demand, and representing a real equivalent possessed by the same. Viewed in that light, bank bills may have commenced to circulate in Venice at the close of the sixteenth century, although I know of no documentary proof on the subject.[136] What I find in former times at Genoa, Venice and Barcelona, are *receipts* given by the public banks to depositors; and such receipts payable at sight, but after indorsement.[137]

This financial contrivance which differs materially from regular bank notes, is very ancient in Genoa. So far back as the origin of the Bank of St. George, and most probably in imitation of what existed with the old *Compere*, every depositor and creditor of the *Ufficio* received on demand to the extent of their credits, money-orders, total or fractional (*Biglietti di Cartolario*), payable when presented. These orders circulated like our notes, except that to be paid they had first to be endorsed. This invention is nevertheless the starting point of the bank bill now in use everywhere.

The leading feature of the Bank of Hamburg, which attracted so much attention when introduced, in 1619, was to receive deposits for the transfer of sums from the account of one customer to that of another. The *Ufficio* did precisely the same thing whenever its clients availed themselves of the process called *d'Accordio*. Nay, in allowing them to use bank accounts to settle balances in exchanging checks (*Girate in banco*), the Bank of St. George initiated the principle which led to the Clearing-House advocated in England only in the year 1775.

A measure which greatly increased public confidence in the Bank, was its maintaining a fixed value to coined money credited on the books (*Moneta di numerato* or *di Cartolario*). For instance, in 1598 the Republic fixed the standard value of the large silver crown (*Scudo grande d'argento*) at L. 4-10, and the Bank continued to pay it out at that rate, even at times when across the street it could be sold for twice as much.[138]

The arrangement for lodging imported articles in warehouses without payment of duties until they are taken out for home consumption or re-exportation, which, according to political economists, has been the greatest improvement ever introduced in the financial and commercial system of modern trading nations (*MacCulloch*), is recent in France, Great Britain, and America. It was applied in France by Colbert (1687); mooted by Robert Walpole (1733), but established in England seventy years later; whilst in the United States it dates only from the administration of Mr. Polk (1846). On the other hand, when visiting Genoa, you are struck with what seems to be a little town in the further end of the port. It is the *Porto franco* created by the Bank of St. George two centuries and a-half before, in 1595, first for grain, then (1623) for all kinds of merchandise. These were stored as they are now with us in regular bonded warehouses, and on the same principle, but with greater liberality. The rates of storage were insignificant, the formalities for exit very simple, and the goods could not be attached, seized, or detained for any debt contracted prior to the time when they were entered in the *Porto franco*.

If I could spare the time and space, I would describe the peculiar system of dividend bills called *Paghe*, and show wherein they resembled modern *Exchequer*

bills, or corresponded in the aggregate to our *Floating Debt;* but the subject is rather complicated and might carry us too far. Yet, before dismissing a topic where comparisons and analogies spring up constantly, when studied from an historical point of view, it is necessary to mention the fruitful and original contrivance which has been most often resorted to, and borrowed from the *Ufficio di San Giorgio* by nearly all foreign governments.[139]

When in 1655 the States of Holland established a sinking fund to be appropriated to the payment of their national debt, the measure was deemed novel, and extolled as a most ingenious idea. Count Corvetto, however, did not think he was taking the notion from Dutch financiers when he created in 1815 the *Caisse d'Amortissement* intended to restore French finances impaired by the wars of the first Empire. That statesman had long studied the principles of the Bank of St. George,[140] and it is in its history that he found the principle of the *Sinking Fund;* as you will perceive from the following data.

Compere always were subjected to a redemption clause based upon a part of the loan remaining State property, but made through the Bank to fructify, in this wise. If the loan amounted, say to £100,000, divided into 1,000 shares, 100 or 200 of these, forming what was called "the tail-end" (*Coda di redenzione*), were kept in the *Ufficio*, and gradually as interest or dividends accrued, the Protectors applied them to the purchase, at current rates, of shares of that one *Compera;* and so on until the loan was wholly absorbed. This mode of sinking was called "Multiplication" (*Moltiplico*). If I understand the United States Statutes of February 25th, 1862, and July 14th, 1870,[141] it is nearly what we saw when the Secretary of the Treasury came into the market, purchased United States bonds, cancelled them, and yet applied in like manner the interest (which nevertheless continued to run) to the purchase of similar bonds, for the purpose of sinking the public debt. The only difference is that he paid for those securities with money derived from various sources of revenue; but the principle is the same, as compound interest constitutes the main characteristic of the operation.

You may form an idea of the results obtained in Genoa, from the *Moltiplico* instituted by Francesco Vivaldi. In 1371 that enlightened patriot, whose marble statue adorns the great hall of the Bank, gave in trust to the *Ufficio* ninety paid-up shares to extinguish the public debt by means of *Moltiplici.* Ninety years afterwards (1456), eight thousand shares had been already purchased with the compound proceeds of the original investment.

Those patriotic dispositions were among the leading traits of the Genoese character. I could cite numerous instances of similar foundations created on behalf

of the Republic. And when Christopher Columbus in 1502, ordered that one-tenth of his entire revenue should be paid annually into the hands of the Protectors of the *Ufficio di San Giorgio* for the purpose of reducing the tax upon corn, wine and other provisions, he meant to redeem several important *Compere*, and acted with true Genoese spirit.[142]

Moltiplici then always were, with the people of Genoa, a favourite method of carrying out benevolent intentions, both public and private. The modes of applying them were numerous, and you find in that class of investments the subject-matter of nearly all modern trust-deeds, deferred annuities, provisions for widows or children,[143] &c. &c., which constitute the objects of Trust and Life Assurance companies. The *Ufficio* greatly encouraged those progressive endowments, not on account of any private advantage, as it charged no commission and never had the use of the capital, but solely because they tended to the benefit of the community.

The first *Compere* were originally investments of a personal character, prompted more or less by patriotic motives. But in 1407, when they had been consolidated, a new spirit seemed to prevail, and gradually pervaded the entire organization. I have vainly endeavoured to find in the preamble of Boucicaut's decree, or in chronicles, the immediate cause of this change. It is stated nowhere, but may be ascertained perhaps from a philosophical study of the Genoese race and annals.

The Ligurians were not of Italic origin. They most probably belonged to the Iberian race,[144] which is the substratum of the Spanish nation. This supposed affinity may account for the ungovernable spirit and yet deep-seated patriotism which, like the Spaniards, they have always exhibited. To bring them to submission cost greater efforts to the Romans even than the conquest of Asia, say old historians. But after the Ligurians had established themselves in Italy, and become a seafaring nation trading everywhere in Southern Europe, they acquired new characteristics. Their audacity,[145] enterprise, and, let it be said, ruthless hand and lust of lucre, made the name of Genoese a by-word, which you hear uttered still on the borders of the Mediterranean. At the same time, they evolved commercial abilities, an ingenuity in financial matters,[146] and sharpness which gave them in those days the repute now enjoyed by another nation. Success seconded their efforts, and they became rich, especially after the Crusades, Genoa being then the great emporium between the West and East.[147]

So long as a people remains poor, it may, to a certain extent, indulge in revolutions and overthrow governments, but when trade and manufactures have enriched the country, popular outbreaks are resorted to only in cases of absolute necessity. On the other hand, if rebellion lurks in the blood and cannot be mastered, it is almost

a truism to say that the antagonism between self-interest and uncontrollable political fickleness works civil discords, ruin and constant changes in the constitution of government. That is what we see among American republics of Spanish origin, and shall continue to see there until a strong admixture of foreign blood or a conquest from without, changes the temper of the race. Genoa did not escape the evil, but sought to abate its consequences, and found a sort of corrective in the Bank of St. George.

I am not prepared to say that Boucicaut or even a single member of the Commission appointed to consolidate the *Compere* had this object in view when the *Ufficio* was created; but the notion certainly grew on the people gradually as they began to perceive the real character of the institution, its perfect responsibility, public spirit and absolute independence.

The fact is, that to guard against the influence of the State, which is always nefarious in private undertakings, especially when the citizens are enlightened enough to take care of their own affairs, great efforts were made to keep the Bank clear of all interference, direct or indirect, from the government. This result was obtained to a degree which was certainly not foreseen or hoped for by any of the parties to the compact of 1407.

It is unquestionable that, when first created, the *Ufficio di San Giorgio* was simply what we call a private corporation, though endowed with the most extensive capacity ever granted to a body corporate. These prerogatives, however great and exceptional, never would of themselves have altered the primary character of the institution; but the moment the *Ufficio* ceased to be amenable to the judicial power of the State, and was vested with the exclusive right of making laws, creating tribunals, and appointing judges for all matters, both civil and criminal, pertaining directly or indirectly to the Bank, it acquired a sovereignty which rendered the institution equal to the State itself. That curious duality was noticed at the time. Uberto Foglietta exclaims:—"We behold in the *Ufficio di San Giorgio* what legislators and philoso-" phers never did anticipate, viz., two republics existing within the same city walls—" the one, turbulent and constantly disturbed by factions; the other, stable, serene and " the guardian of venerated customs for the good of all."[148] The remark of Foglietta is only a verbatim repetition of what Machiavelli had said fifty years before,[149] and that we see repeated by all subsequent historians who have occasion to speak of the Bank of St. George.

To perfect the independence of the Bank, and acting on the scriptural adage that no man can serve two masters, anyone connected with the *Ufficio* was forbidden (1528) to hold a State office. There existed functions which by law no citizen could decline to fill. In that case, when called upon to act, officers or clerks had to

resign immediately their position. The State, however, in course of time, dispensed all the employés of the *Ufficio* from such onerous duties.

Knowing the frailty of human nature, means were also devised to guard against it. The supreme power of the Bank was vested in the Protectors, but they were chosen in a manner calculated to insure a choice as impartial as could be. A majority of all the stockholders first elected a General Council (*Magnum Comperarum Concilium*), composed of four hundred and eighty members. This body, which, to my surprise, admitted foreigners on a footing of equality with the natives,[150] assumed also the character of an electoral college, for the purpose of electing the members who were to constitute the seven sections composing the bureaux of the Bank. The first of these sections became in its turn likewise an electoral college, numbering thirty-two electors, who were bound to serve under a penalty of 100 golden crowns. Their chief duty was to select from among stockholders possessing 100 shares, eight citizens, who constituted the board of directors, called Protectors (*Magnifici Signori otto Prottetori*). Two of these could be but twenty-five years old,—on the plea probably that youth, when united to intelligence, well directed and quietly watched, is a force which all kinds of assemblies can turn to great advantage. Every six months four Protectors vacated the office, but were obliged to remain another year in a bureau (*Ufficio del Precedente*), to finish outstanding business, and render their successors familiar with the duties of the board. They received no emoluments whatever, but could all carry a sword, and were addressed always with the title of "Most "Illustrious."

The Protectors were presided over by the oldest of them in point of age, who assumed the appellation of Prior (*Prior Protectorum*), but enjoyed no particular privileges. To him was entrusted the Seal of the Bank, which, however, was not a corporate seal within the meaning of the English Common Law, as that is a notion unknown to Roman jurisprudence, but a mere sign of endorsement, possessing no other intrinsic virtue.

He had also charge of one of the three keys of the coffers where the cash and valuables were kept (*Sacristie*).

I do not know whether the chief officers at the time of the old *Compere* had to be taken from among the nobility, but when Andrea Doria in 1528 incorporated all the patricians, as well as citizens whose ancestors had held State offices, into twenty-eight aggregations, quaintly called hostelries (*Alberghi*), only these and their descendants could be elected Protectors, Surrogates (*Surrogati*), and Electors. This aristocratic selection,—which was in accordance with the ideas in matters of government then prevailing all over Europe,—was somewhat tempered by a clause prohibiting

all important functionaries of the Bank to be elected for more than a year, whilst only one member of each family could hold office during the term.

The Protectors, when retiring, convoked the electoral college, and were bound to impress upon its members the paramount duty of laying aside personal preferences or prejudices, and to vote only for men whose intelligence, patriotism and integrity were calculated to insure the existence and welfare of the Bank.

None of the high functionaries of the Bank could be re-elected before three years had elapsed, and provided they were not electors themselves, or connected by family ties with any member of the Board of Protectors or of the Electoral College.

The managers were strictly forbidden to speculate, and to own a private interest in any of the Bank's affairs. Nor could they be interested in another banking house; and not only their functions were purely *ad honorem*, but they were obliged to take the oath never to solicit for themselves or their relatives any salaried office.

For the observance of those rules, there existed four overseers (*Sindicatori*), who watched over the acts and deeds of everyone connected with the Bank, high or low, not even excepting the Protectors; and saw that the laws and regulations of the *Ufficio* were duly observed. The supervisors were independent of the legal advisers called "the Wise Men (*Savii, Sapientii*) of San Giorgio," appointed for a single year, at a salary of 25 gold florins ($61) per annum, all told.

Nor did they leave it to mere clerks to keep the books. Duly sworn notaries public alone entered the credits, debits and orders to pay. These notaries, although attached exclusively to the Bank, belonged still to the Notarial College of Genoa, and were changed every year. As to the mode of book-keeping, so far from being an invention made by Luca da Borgo at Venice in 1484, as I have seen it stated, the books were kept according to the system of double-entry, which we find applied even among the *Compere* of the fourteenth century, with a degree of perfection scarcely surpassed by the Bank of England to-day.[151]

Another safeguard was the secrecy to which all officers, clerks and even the lowest menials were bound. Professional silence prevailed above all; and, to make discretion doubly sure, no man knowing how to read could be employed to sweep the rooms where the archives were kept.

Finally, every one connected with the Bank: *Ufficiali ed Impegiati dell' amministrazione di S. Giorgio*, says Carlo Cuneo, was obliged to subscribe the following oath: "I swear on the Holy Writ to discharge legally and faithfully the duties entrusted "to me by the Office, and defend and promote to the best of my abilities the honour "and welfare of the *Compere*, and that neither myself, nor my wife, nor my children

" have or will have an interest in State taxes or impositions of any kind.—
" So help me, God ! "

Whatever may have been the primary reasons which led to the establishment of the Bank of St. George, it soon ceased to be considered as a moneyed institution intended only to aid or enrich its participants. Pecuniary profit was not lost sight of entirely, and I am far from believing that the *Ufficio* ever was a philanthropic concern altogether. But it is not less certain that the Genoese viewed the Bank as a permanent refuge for public as well as private interests, and strove to render it inviolable under all circumstances.

You cannot realize to what extent people in those days, particularly in Italy, longed for some stable institution to lean against. The famous work of Machiavelli, *Il Principe*, was prompted by no other feeling. Yet, contradictory as it may seem, they cared little, and less in Genoa than anywhere else, about imparting such a character to the government, even under a republic. The Church, for a long while, afforded the requisite shelter, but when endeavouring not so much to protect themselves against the tyranny of princes as to secure the safety of their worldly goods, the Genoese looked beyond the ecclesiastical power, and saw in San Giorgio the only stronghold inaccessible to political ambition,—then the scourge of all Italy.

Besides the firm belief that the *Ufficio* was an institution where could be lodged in safety what they had amassed for their old age, family, and public charities, which, as with the American race, was a prominent feature of the Genoese character,[152] the people were impressed with a notion which cannot be easily defined. For instance, the Bank of England is doubtless considered as safe by the English as the Bank of St. George ever was by the Genoese. Yet London and Great Britain could reconcile themselves with a necessity requiring that it be abolished. Such an event would have been deemed by the people of Genoa an irremediable calamity ; not that it was impossible to create another bank just as solid, but on account of the sort of ethical entity with which they clothed the *Ufficio di San Giorgio* in their vivid imagination. To them it seemed endowed with moral power, embodying all that was noble in the race, and susceptible of being evolved for the greatness of the State[153] and personal welfare of every citizen.

This kind of faith only increased with time, and the efforts of the whole community always tended to make the Bank of St. George proof against the effects of political changes and popular insurrections. Hence a confidence, respect and positive abnegation on the part of every Genoese, the like of which no other financial institution ever commanded in the world. And whilst the government suffered endless changes caused by bloody revolutions, under French kings, Italian princes and native

doges, all of whom were in turn assailed or expelled, the " Most Magnificent House of Saint George " remained during five hundred years firm, entire, universally admired, and the palladium of true patriotism.

You are doubtless curious to know what became of that great concern. After a noble existence of five centuries, it suffered the fate of all human creations, and disappeared. But if the *Ufficio di San Giorgio* was ruined and destroyed, the fault did not lie at its door. Brute force and spoliation alone subverted the mighty fabric.

In 1746, the Austrian army seized the main gate of the city, and levied an enormous contribution, which had to be paid in cash without delays.[154] The State treasury was exhausted, and the Bank of St. George, to save Genoa from impending pillage, advanced fifteen millions of lire,[155] constituting then its entire working capital. The money never was returned, and the patriotic sacrifice emptied the coffers of the *Ufficio*. Yet, by dint of efforts and a new system of financial operations (*Monte di Conservazione*, *Monte Paghe*, &c.), which I could not well explain in this place, the Bank after a few years was recovering from the blow, when the victories of Bonaparte in Italy made Genoa, in 1796, again subservient to the French. The old Republic was overthrown, and another established. The new rulers inaugurated their government by depriving the Bank of St. George of its resources, and changed, for the worse, the essential character of the institution. All the *Compere* and claims against the State were seized and transformed into a Public Debt, like that which among European nations has become a bane and perpetual curse.

II.

IT was not without emotion that in 1867 I entered for the first time the once far-famed Palace of San Giorgio.[155] The doors were flung open to all, day and night. I roamed without a guide in those now deserted halls, evoking a glorious past, and seeking among the marble statues, busts and slabs of the fifteenth and sixteenth centuries, memorials of the great deeds which have rendered the Republic of Genoa so famous.

But I looked vainly for the name of Columbus or an allusion to the discovery of America. In fact, San Giorgio was not exactly the place to set up a monument intended to keep the event in mind, as when first made known, it threatened to ruin the commerce of all the Italian cities with the East, by opening in favour of rival nations a more expeditious route to the countries from which came silks, spice and precious stones. Nor was the main hall of the palace a sort of pantheon destined to commemorate historic deeds or preserve the memory of illustrious men. Those statues and inscriptions refer exclusively to citizens who bequeathed to the Bank large sums of money for the good of the Commonwealth. The patriotic donors whose legacies exceeded L.100,000 were represented seated; from 50,000 and upwards, standing; when the sum was less, they had a bust; below 25,000 only an inscription or marble tablet.

Although yet called "the Bank," you must not imagine that when I visited the *Ufficio* it resembled the banking establishments in Wall Street, with wickers and tellers. The *Compere* or *Casa* or *Banca di San Giorgio* had been in course of liquidation for seventy years, and I suppose that all its business was carried on in one or two small rooms, while the halls were being made ready for the Custom-House, which now occupies the entire palace. But the archives were still preserved in their original repository, and filled nearly a mile of shelves, lining the walls from the floor to the ceiling. The officials have since counted more than thirty-four thousand registers, and packages of manuscripts.

I never saw in that spacious place but two living beings, a Dominican friar,[157] and Signor Cornelio Desimoni, the venerable and last archivist of San Giorgio, now superintendent of the State archives.

During my visits, I would gaze at those numberless bundles and *filze* with mingled feelings of curiosity and envy; draw now and then a file out of its loophole, when the custodian looked in a different direction,—imagining that I was to discover at once a document which would dispel the mystery hanging over the origin and birth-place of Christopher Columbus. Soon afterwards, I formed the personal acquaintance of the erudite Desimoni, and, becoming great friends, we have been corresponding ever since.

The history of the *Ufficio* often was the subject of my inquiries, and all I know about its archives is derived from this familiar intercourse. Naturally, a search for documents concerning Columbus first engrossed our attention.

In reality there was but little prospect of finding among the papers of the Bank any information relative to the early life of the great Genoese navigator. He had left his native country when scarcely of age, towards the year 1473, and certainly owned at that time nothing in his own right. On the other hand, although we possess a notarial act of 1472, where Christopher Columbus is mentioned as being then a wool-weaver by profession, the fact that he speaks twice as an eye-witness of the island of Scio, which belonged to the House of St. George, led me to think that before becoming exclusively a seaman Columbus might have worked at the loom, while at times he followed a sort of seafaring occupation.[158] We see frequently in maritime cities instances of this combination among the working class. If so, there could be in the archives of the *Ufficio*, which was engaged constantly in naval affairs, some crew-list or shipping articles containing the name of Columbus. But the Bank, not wishing to enter into competition with the Genoese shipowners, possessed few vessels, and carried on nearly all its foreign operations by charters. Under the circumstances, there was no probability of discovering any manuscript on the subject.

As the main question consisted in ascertaining the origin of Columbus, the proper method was to investigate the data which could exist regarding his family. On this point the elements of inquiry were within our reach.

We noticed first the rolls of the Household tax (*Registri Fogagiorum*), as it was among the sources of revenue then assigned to the Bank. The registers, unfortunately, begin only with the year 1463; but there is an entry showing Domenico Colombo living at that date near St. Andrew's Gate.[159] This we knew already from another document, and the item therefore added nothing to our previous knowledge.

On the 30th of September, 1494, Domenico Colombo witnessed a will, and in

the instrument he is called *olim textore pannorum lane*,[160] which must be taken in the sense of "wool weaver, when yet valid enough to work," being then certainly a very old man. Domenico cannot have been less than twenty-five years of age on the 1st of April, 1439,[161] as at that time he is made party to a contract without requiring the paternal consent, and was consequently upwards of eighty in 1494. This date is interesting because it shows that the poor old man lived long enough to hear of his son's achievements, which, however, did not prevent him from dying in a state of insolvency, between 1494 and 1500.[162]

Wishing to ascertain the exact date of his death, we investigated the books of the tax on successions (*Cabella defunctorum*). Whether it was because Domenico Colombo did not possess anything when he died, or that the series of registers are incomplete, we failed to detect any mention of him in that class of documents. Regarding his wife, Susanna Fontanarossa, the mother of Columbus, it was probably useless to look for her name in the Genoese records of decedents' estates, as to all appearances she died in Savona towards the close of 1482.[163]

A last source of information was the list of shareholders of the Bank, considering that *Luoghi*[164] were a favourite form of investment with the citizens of all classes. But a lifetime of constant researches would not have sufficed to wade through that mass of documents. We glanced at it, however, for the second half of the fifteenth century, with no success.

As to the later period of the existence of Christopher Columbus, we could entertain the hope of finding in the correspondence of the *Ufficio* with its Spanish agents, at least some inquiry concerning the marvellous discovery just accomplished. Such an opinion was so much the more probable that a chancellor of the Bank at the time, Antonio Gallo, wrote an account of the first two voyages of Columbus to the New World.[165] We found nothing whatever on the subject, and it is only when you called my attention to the spurious autograph for sale in New York that a new search was instituted, and the rest of the correspondence of 1502 brought to light.

Seeing the meagre results of my repeated investigations among the archives of San Giorgio, you will probably ask whence came the numerous and important documents forming Appendix A of the *Christophe Colomb*, and those which my friend Staglieno detects monthly almost in Genoa? They were discovered in the notarial files which for the last five hundred years are deposited in a special repository (*Archivio Notarile*) belonging, not to the successor, but to the State, upon the death of every public notary. This intelligent and highly useful law, which prevails in all the district towns of Italy, together with the results it has yielded to the science of history in general and the biography of Christopher Columbus in particular, will

doubtless appear very strange in our country, where they seem to have so great an aversion for historical proofs and documents as not to possess, in the year of our Lord 1888, even a compulsory or official registry of births.

A few explanations about the intrinsic character of that kind of evidence may perhaps prove interesting to those who do not even suspect the amount of labour involved in such researches.

To-day you find a name, next week a date, afterwards an allusion or reference. These data must be examined by the light of other documents; and after subjecting them to an *experimentum crucis*, sometimes you are fortunate enough to evolve a fact bearing on the subject of your inquiry. To give an idea of this method and of the synthetic results it yields when completely successful, you must again allow me for a short while to swerve from the main question.

III.

PROBABLY because it recalled the iconographic form of the Holy Ghost, the name of *Columbus* (in Latin, a dove or pigeon), was very common among the inhabitants of Northern Italy. You will find in Appendix F of my work on Christopher Columbus, a list of homonyms numbering, only for Liguria in the fourteenth and fifteenth centuries, two hundred individuals of that name, not one of whom was related to the discoverer of America. As they all were authentic, being extracted from legal documents, it became necessary to make every namesake pass through the ordeal of severe analysis and comparisons. The notarial acts presenting elements for identification were then grouped according to dates, venues, subject-matter, and pedigrees; and after considerable dove-tail work, a solid frame was constructed, in this wise:—

There is a set of pleadings in an action of contract brought before the tribunal of Savona, April 8th, 1500, from which we gather the following facts:

Sebastiano Cuneo asks leave to summon as witnesses the next-door neighbours of a debtor of Corrado Cuneo, his deceased father.[166]

That debtor is called Domenico Colombo, and the claim is based upon non-payment of the purchase-money for parcels of land (situate at Legina, a suburb of Savona), which he bought from the late Corrado Cuneo, years before.[167]

The reason why Sebastiano requires to have the next-door neighbours of Domenico Colombo examined, is that the latter is dead, and his heirs have left the country long ago. These circumstances alone can entitle him to obtain the sort of judgment by default called *de contumacibus*.

Those heirs are Domenico's own sons, named in the petition: *Christophorum et Jacobum fratres de Columbis, filios et heredes q. Dominici eorum patris.*

Here at the outset we seem to find a difficulty. In inquiries of this character the document only should elicit the required answer. Yet the human mind is so constituted that it is materially impossible to make *tabula rasa* of all previous

knowledge. What we need to guard against, therefore, is that the document should be made to tally *à priori* with what we already know. On the contrary, it is the information we possess which must *à posteriori* tally with the document. Now, everyone is aware that Domenico Colombo had not two children only, but five, viz., Cristoforo, Giovanni-Pellegrino, Bartolomeo, Diego, and a daughter, Bianchinetta, married to a cheesemonger called Bavarello. How is it, then, that only two of these children are mentioned in the summons?

In 1501, Giovanni-Pellegrino had been dead for upwards of ten years,[168] and Bianchinetta could not be made a party to the suit, because, by the Roman Law, as applied then in Liguria, girls were not heirs to their father. But how about Bartolomeo? If this Domenico Colombo has no son of that name, then he is not the father of the great Genoese navigator. It is necessary therefore to investigate further; and thus we are led to find another summons, amending the first, and in which we read this time: *Cristofori, Bartolomei et Jacobi de Columbis quondam Dominici, et ipsius heredum.*[169]

The judge grants the request, and Domenico's former neighbours, viz., Moneto Rudatio, hatter (*capsiario*), and Emanuele Rubato, baker and wool-weaver (*fornario et lanerio*), appear in Court, and declare under oath, as a well-known fact, *ut notorium fuit*, that the said Cristoforo, Bartolomeo and Giacomo Colombo have left Savona long ago, and are living at present in the possessions of Spain: *dictm Cristophorum, Bartolomeum et Jacobum de Columbis, filios et heredes dicti quondam Dominici eorum patris, iam diu fore a civitate et posse Saoniæ absentes . . . . et in partibus Hispaniæ commorantes, ut notorium fuit.*[170] Further, Giacomo (in Latin, *Jacobus*) has now assumed the Spanish form of his name, and calls himself Diego: *Jacobum dictum Diegum.*[171]

Consequently, the facts thus far are:—

1°. Domenico Colombo is the father of three children severally named, in regular order, Cristoforo, Bartolomeo, and Giacomo *alias* Diego.

2°. On the 26th of January, 1501, Cristoforo, Bartolomeo, and Giacomo no longer live in Savona, but have been residing for several years in Spanish countries.

The latter fact is a standpoint which nothing can shake. For, how can we suppose that in the same vicinity, at the same date, there will be two families of the same name, where the fathers have both the same Christian name, besides three sons who in the two families are called, the eldest Cristoforo, the second Bartolomeo, and the youngest Giacomo, and all three of whom, in both families, have been living in Spain for several years?

We now search for the original contract of sale, hoping to find therein supplementary data. The agreement must have existed in two forms, because there were

two parcels of land held by titles of different sorts. One parcel is owned by Cuneo in fee-simple, the other is emphyteutic and held under a lease granted by the Church. We find the first act, which was exclusively civil and notarial, under the date of August 19th, 1474. Investigations are then instituted in the ecclesiastical archives at Savona, to discover the second deed; and the emphyteusis is brought to light. From these two documents we obtain three additional data of paramount importance, viz.:—

1°. Domenico comes originally from Quinto: *Dominico de Collumbo* [sic] *de Quinto Januæ.*

2°. He is a wool-weaver by profession: *Lanerio.*

3°. He is only an inhabitant (not a citizen) of Savona: *Habitatori Saonæ.*[172]

But as we must guard against falling into homonymic confusion and errors, let us now subject this series of absolute facts to the test of data borrowed from other and wholly independent sources.

The Savona documents say that the father of Christopher Columbus was prenamed Domenico?

Oviedo, the personal friend of Columbus, and the *Historie*, a work ascribed to the son of the great navigator, state that such was really the case: *Dominico Colom su padre.*[173] *Suo padre, che si chiamava Domenico.*[174]

The Savona documents show Domenico as still living in 1481?[175]

Oviedo relates that when Columbus lived in Portugal, he helped his old father: *de la cibdad de Lisbona, como hijo grato, socorria á su padre viejo.*[176]

The Savona documents always designate Domenico as a wool-weaver by profession?

Antonio Gallo,[177] who held the pen as Chancellor of the Bank of St. George when that institution corresponded with Christopher Columbus in 1502, and Bartolomeo Senarega,[178] the official chronicler of the Genoese Republic at the close of the fifteenth century, say: *Nam textor pater.*

The Savonese documents repeat that Domenico came from Genoa?

Antonio Gallo[179] speaking of Christopher and Bartholomew says: *natione Ligures ac Genuæ plebeis orti parentibus.*

The Savona documents state that Columbus had two brothers, called, the second, Bartolomeo, the youngest, Giacomo?

Columbus himself often recalls the fact,[180] and Gallo[181] writes: *Bartholomeum ac tertium fratrem Jacobum.*

The Savona documents say that in 1501 the three brothers had been living for a number of years in Spanish countries?

Christopher lived in Spain so early as 1487;[182] Bartholomew at Sevilla in

1494,[183] and Diego in 1493, since he accompanied his brother in the second expedition to the New World.

This documentary analysis shows, almost with mathematical precision, that the Domenico Colombo who lived in Savona was the father of the great Christopher Columbus, and that the latter and the Cristoforo Colombo of the Savonese documents are identical. But thus far, what we know of these two personages is limited to their sphere of action in Savona. We must now ascertain whether Domenico and Cristoforo were natives of that city, or came originally from some other place; and if the latter, which, when, and how?

Domenico Colombo cannot have exercised his trade in Savona during twelve or fourteen years without figuring in a number of notarial acts, as in the fifteenth century every business transaction, however unimportant, required the intervention of a notary public. Let us, therefore, search for receipts, bills of sale, evidences of debts, and the like.

At the present juncture it is again necessary to go in quest of notarial documents exhibiting the two names, *Domenico* and *Colombo*, connected, then exhaust the list of such homonyms, and make sure that they all apply to a single individual.

Our last datum was of the year 1474. Starting thence upwards, we find the following acts, viz.:

— 1474, February 27th and 15th. Business transactions referring to stuff of wool. The weaver is called simply Domenico Colombo, evidently because we possess but a very short abstract.[184]

— 1473, June 4th, March 12th, February 12th and 8th. Similar business. The party is named once *Dominicus Columbus* only, but thrice *Dominicus Columbus lanerius de Janua habitator Saonæ*.[185]

— 1472, August 26th and June 9th. A similar transaction. The party is named in full as above, and besides, his son is made to intervene as follows: *et Cristophorus ejus filius*.[186]

— 1471, September 10th. Security is given to a wool-weaver called Pasquale de Fontanabona, by *Domenico Colombo habitator Saonæ;* but of this act we have only a very brief extract.[187]

— 1470, October 25th. *Dominicus de Columbo de Janua* transfers a claim for stuff of wool used in making a certain kind of broad cloth (*panno misculo*).[188]

— 1470, March 2nd. This is the first Savonese document known containing the name of Domenico, and is as follows: *Dominicus de Columbo civis Januæ q[uondam] Johannis de Quinto textor pannorum et tabernarius*.[189] That is, "Domenico Columbo, a "citizen of Genoa, son of the late Giovanni, from Quinto, weaver of cloth and

" tavern keeper." You must notice the supplementary information contained in this description, viz., Domenico's father is called *Giovanni.*

If we take into consideration that the name *Domenico Colombo* is not to be found in any Savonese document of a previous date; that the object of this first act is to secure the services of an apprentice,—which circumstance may be interpreted as indicating the creation of a new establishment,—further, that Domenico Colombo can be shown to have been in Genoa a short time previous,[190] but figuring only until the end of the year among the Genoese wool-weavers, we must admit that the act of March 2nd coincides with his first visit to Savona for the purpose of settling in the city.

This opinion is confirmed absolutely by the official declarations of the five above cited Savonese notaries, who, each one separately, and at different times, describe Domenico Colombo as being simply " a Genoese citizen inhabiting Savona."

This fact brings us back to the Genoese notarial archives; but before entering the Palazzetto, we must endeavour to find in the Town Hall of Savona some document bridging over the latter city with Genoa.

Such a datum exists. It is contained in a deed executed August 7th, 1473, in the very dwelling and shop of our Domenico at Savona: *Actum Saonæ, in contracta Sancti Julliani in apotheca domus habitationis ipsorum Dominici et Suzanæ.*[191] By that instrument the aforesaid Susanna, wife of Domenico Colombo, and her two sons, Cristoforo and Giovanni-Pellegrino, ratify the sale which Domenico has lately made of a house situate in the city of Genoa. We gather from the present act only one new element for our analysis, viz., the name of Christopher Columbus' mother: *Sozana filia q[uondam] Jacobi de Fontanarubea de Bisagno et uxor Dominici de Columbo de Janua*, or, " Susanna, daughter of the late Giacomo de Fontanarossa in the Bisagno " country,[192] and wife of Domenico Colombo of Genoa." But this solitary fact leads us to another, which will soon elucidate the entire question.

January 23rd, 1477, this same Susanna, *Suzana filia quondam Jacobi de Fontanarubea et uxor Dominici de Columbo lanerij civis et habitatoris Saonæ*,[193] executes at Savona another deed, ratifying the sale made by her husband of a house also situate in Genoa. The first was in the vicinity of the now demolished Gate of the Olive-tree: *in contracta Porte Orivelle.* The present is located on Saint Andrew's Road, and described minutely in the instrument as follows: *Domum unam cum uno jardino retroposito ipsius Dominici, sitam in burgo Sancti Stephani inclitæ Civitatis Januæ in contracta* [*Porta ?*] *Sancti Andreæ, quibus domui et viridario coheret ab una parte Nicolaus de paravania, ab alia hæredes quondam Antonij Bondi, ante via publica et retro mura Civitatis. . .* That is, " a house with a back yard and garden, situate in the suburb of Saint Stephen in the " city of Genoa, bounded on one side by the property of Nicolas Paravania; on the

" other, by that of the heirs of Antonio Bondi, facing the public highway, and resting " against the old city walls." [194]

If in that deed Domenico is called " a citizen and inhabitant of Savona," it is because he has acquired the citizenship by a domicile of several years in the city, or purchased the above mentioned Legina property ; and if this time Cristoforo and Bartolomeo do not assist their mother in executing the release, it is because in 1477 both have certainly left the country.

This Genoa property was an emphyteusis derived from the Monastery of Santo Stefano, which owned all that part of the city then and now known as the quarter of the wool-weavers : *Borgo di Lanieri.*

Let us now endeavour to find the records of that religious community, and see whether Domenico is inscribed among its tax-payers.

These registers (*Registri livellarii* or *terratici*) have nearly all disappeared For that period there is unfortunately a break between 1435 and 1457 ; but in the books of the latter date and for several years following, Domenico is inscribed as tenant of the property described in the above-mentioned deed, as follows :

A porta S. Andrea usque in Mulcentum.

Dominicus Columbus	*sol.* XI.
Recepimus pro libro LVIII.	*sol.* XI.

Domenico Colombo consequently was then already settled in the city of Genoa in 1457. The probability is that if we ever discover the books for the fifteen preceding years, they will be found to contain the name of Domenico Colombo duly recorded. The investigations which we require now, in order to trace his doings and whereabouts in Genoa beyond the year 1457, will sustain this supposition.

It is here particularly that we must guard against falling into homonymic errors, owing to the numerous namesakes mentioned in Genoese notarial acts of the fifteenth century. For that period I have found as many as fifty individuals of the name of Columbus, who had dealings in the city of Genoa. But, thanks to the data above elicited, it is relatively easy to separate, so to speak, the corn from the chaff. We have only to recollect a few of the essential characteristics of the Colombo who was really the father of Christopher Columbus, viz. :

His Christian name must be Domenico.

He must be the son of a man called Giovanni.

He must have come originally from Quinto.

He must be a wool-weaver by profession.

He must have been yet living in 1489, and even as late as 1494.

His wife must be called Susanna Fontanarossa, and come from the Bisagno suburb.

His domicile must have been, from at least 1457 until 1470, in the city of Genoa, then, from 1470 until 1482 or 1484, in Savona, and finally from the latter date to 1494 again in Genoa.

His residence and dealings before 1470 and after 1484, must have been at or in the vicinity of St. Andrew's Gate (*Porta soprana di Sant'Andrea*).

For the primary requisite, there are in Genoa four individuals called Domenico Colombo.

Of the first Domenico, *sub anno* 1449,[195] we know nothing besides his name; the notarial files which mentioned him having been destroyed during the bombardment of the city by Louis XIV. in 1684. However, there is no reason why he should not be our Domenico, who was living in Genoa about that time.

The second Domenico, *sub anno* 1460, is the son of *Andrea*,—not of Giovanni.[196]

The third Domenico, *sub anno* 1463, is the son of *Antonio*.[197]

We do not know the name of the fourth Domenico's father; but his sons, *sub annis* 1488, 1492, 1496, and 1498, are called *Martino*, *Matteo*, and *Marco*. Besides, the fact that his eldest son was *faber*,[198] is almost a proof (for the time) that this Domenico Colombo was a blacksmith by profession and not a wool-weaver.

If we turn to the archives of different localities, which must be done to meet or anticipate all adverse claims, we discover six other Ligurians of the time named Domenico Colombo.

The first of these, called Domeneghino, *sub anno* 1404, possessed also another requisite, as he was the son of a man called Giovanni; but he comes from Sampierdarena, and was 14 years of age in 1404; which would make him 99 years old in 1489, and 104 in 1494.[199]

The second of these Domenicos also came from Sampierdarena, but he was already dead in 1452,[200] and his sons were *Martino* and *Giovanni*.

The third of these Domenicos, *sub annis* 1449, 1468, and 1482, is said to be the son of Giovanni, and the father of three sons named respectively Cristoforo, Bartolomeo, and Giacomo. But besides the fact that we have here a fabricated genealogy,[201] this Domenico comes from Cogoleto, his wife is Maria Giusti, of Lerca, and he was already dead in 1482.

The fourth of these outside Domenicos is the one alleged to belong to one of the noblest families of Piacenza, and whose claims, brought forward by Campi in 1662, have been refuted in the *Ragionamento*.[202] We must notice in addition that the champion of the present namesake does not take him out of Lombardia at any time, limiting himself to sending forth the sons of his Domenico to Genoa, as young

noblemen direct from the ancestral manor; all of which, I need scarcely say, is perfect moonshine.

The fifth Domenico is akin to the latter, though coming from Cuccaro, and is, besides, the son not of Giovanni but of *Lança* Colombo.[203]

The sixth and last is from Quinto, and the genuine father of Christopher Columbus. A document, lately discovered by the Marquis Staglieno in the files of Giam-Battista Pilosio, *sub anno* 1496, proves the fact, confirms the declarations of the Savonese notaries, and enables us to ascertain who were his brother and nephews.[204]

It therefore follows from this elaborate analysis, that *all* Genoese documents known which mention a Domenico Colombo who is the son of Giovanni and a wool-weaver by profession, apply exclusively to the father of Christopher Columbus.

Thus far the chain of evidence has been shown to be absolutely linked from 1502 upwards to 1457. Owing to the fact that a number of notarial files were destroyed during the bombardment of 1684, and that there remain to be explored several hundred *filze*, we have discovered as yet only four documents of a prior date bearing on this particular point; but they are extremely important.

Three of these refer to *Dominico de Columbo, testori pannorum lane in Janua, quondam Johannis*, as being *in contracta porte Sancti Andree*, on the 26th of March, 1451.[205]

The fourth and last shows also *Dominico de Columbo filio Johannis textori pannorum lane*, in Genoa, on the 1st of April, 1439. The act was passed in the City Hall, but by Benedetto Pilosio, a notary of the St. Andrew quarter.

The connection is now complete for sixty-two years. To prove, therefore, that Christopher Columbus was born in Genoa, we have only to establish that he came into the world after April 1st, 1439, as his father resided within the walls of that city from 1470 up to 1439 consecutively, and, to all appearances, even before.

To commence with, you must allow me to refer you to the dissertation wherein I hope to have demonstrated, through the notarial acts of August 26th, 1472, and August 7th, 1473, examined by the light of the Roman law as practised in Liguria during the fifteenth century, and with other cogent reasons, too long to be repeated here, that Christopher Columbus cannot have been born before the year 1446. Here is a document which, although very succinct, confirms this conclusion.

On the 30th of October, 1470, Domenico Colombo and his son Cristoforo, in company with Pietro Belesio, appear before Nicoló Raggio, one of the notaries of Genoa, for the purpose of executing a contract to this effect: Cristoforo, with the consent of his father: *in presentia, auctoritate, consilio et consensu dicti Dominici eius patris, presentis et autorizantis*, declares owing to Belesio a balance of £ Genoese

48-13-6, (about $60), for wine he has purchased from him, and which he is to take himself on board a vessel to some port not stated. Domenico stands security for his son, and the notary states in the contract that at the time of the execution thereof Columbus has attained the majority of nineteen years: *Christofforus de Columbo filius Dominici, maior annis decemnovem.*[206]

You will notice that in this designation there is a hiatus, as the notary omitted to state the name of Domenico's own father, which leads to the supposition that this Domenico Colombo may be one of the namesakes whom I have mentioned. The reply is, that none of these homonyms is known to have had a son called Cristoforo, whilst the Domenico above pointed out certainly had such a son. I may also remark that among the numerous individuals bearing the name of Columbus, the records cite only one prenamed Cristoforo, and that being the son of the Domenico who owned the house at St. Andrew's Gate, he cannot be set up as an homonym against the present. We know, besides, that the real Domenico was at Genoa one month before and also one month after the date of this contract.[207] These reasons, when brought in connection with the long string of documentary proofs above set forth, show conclusively that the Cristoforo in question is really the one who twenty-two years later discovered the New World.

Thus is the historian now in a position to assert and demonstrate with documents absolutely authentic, the following facts:—

1st. Christopher Columbus was born within the walls of the city of Genoa.

2nd. He was born between October 29th, 1446, and October 29th, 1451.

3rd. His father was called Domenico Colombo, exercised the profession of wool-weaver, and came originally from Quinto al Mare.

4th. His mother was named Susanna Fontanarossa, and was born in the Bisagno country, near the city of Genoa.

5th. In the fall of 1470 he was engaged in a sort of small coasting trade on the shores of the Mediterranean Sea.

6th. His chief profession, nevertheless, at least until March, 1472, was that of wool-weaver, in Genoa and possibly also in Savona.

7th. On the 26th of October, 1472, Christopher Columbus had not yet left his native country for Portugal and Spain.

Whilst engaged in this demonstration, I may as well carry it somewhat further, for the purpose of ascertaining the kindred of Christopher Columbus. I shall then sum up and group the results in the tangible form of a genealogical tree.

You have seen that a Savonese notary, March 2nd, 1470, said that Domenico Colombo was the son of a man from Quinto, called Giovanni: *quondam Johannis de*

Quinto; whilst another notary, four years later, August 19th, 1474, repeated the assertion: *Dominico de Columbo de Quinto.* These three facts will enable us to know his family more in detail, on the paternal side.[208]

On the 30th of October, 1496, three brothers, called Giovanni, Matteo, and Amighetto Colombo, all from Quinto, appear before a Genoese notary, and direct him to draw a contract to this effect: Giovanni will go to Spain to visit Cristoforo Colombo, who is an admiral in the service of the Spanish kings: *dominum Christoforum de Columbo Armiratum Regis Ispanie.* The three brothers are to bear equally the expenses and divide the profits of the voyage, if any there be.

It is evident that we have here three near connections of Domenico and of Cristoforo Colombo. But what is the exact degree of relationship?

Their father is called Antonio: *fratres quondam Antonii.*[209]

He is himself the son of Giovanni, and he has a brother called Domenico. This we know from articles of apprenticeship executed at Genoa, June 4th, 1460, whereby the said Antonio, *Antonius de Columbo, habitator ville Quinti quondam Johannis,* binds his son Johnny, *Johannetus,* to learn with one Antonio de Planis the trade of tailor. The party who stands security for the good behaviour of Giovanetti or Johnny Colombo is his own uncle, Domenico Colombo: *Dominicus de Columbo, frater dicti Antonii.*[210]

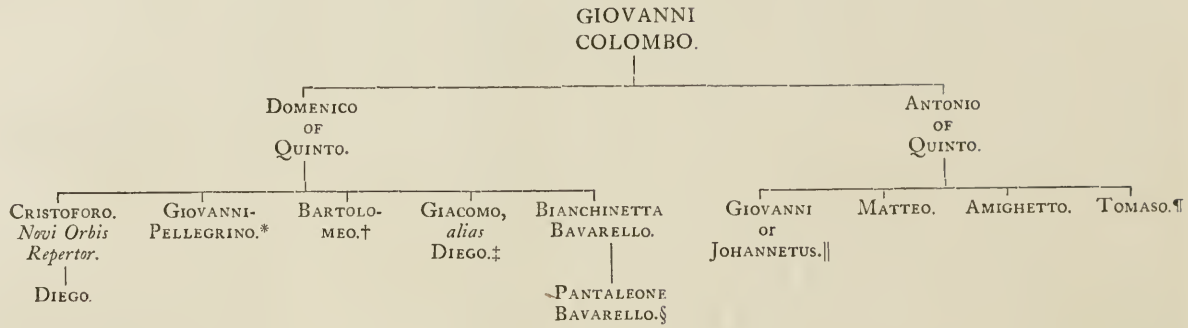
Therefore, the three Colombos of Quinto who engaged in the venture of sending the eldest[211] to Spain, doubtless in the hope of obtaining from Christopher Columbus, then at the height of fortune, some pecuniary advantages, were his *cousins german.* See the accompanying diagram.

Nor is that all. Certain other documents, which I cannot describe here, as it would carry us too far, authorize the belief that the family came originally from the Fontanabuona valley,[212] before first settling in Quinto.

Do you not marvel at the fact that we can reconstruct with such precision, and by means of authentic but scattered documents, the genealogy of a family of poor and obscure workmen who lived four centuries ago? Try to do the like for any family of American mechanics just of the last thirty years!

To exhibit still more clearly, and in a concise form, the results of the investigations which have prompted this long and tedious epistle, I shall now add a genealogical outline, based upon the sixty acts above quoted, the originals of which are preserved in the State archives at Genoa and Savona.

KINDRED OF CHRISTOPHER COLUMBUS ON THE PATERNAL SIDE.



* GIOVANNI-PELLEGRINO died without posterity, before 1489.

† BARTOLOMEO was never married, but left an illegitimate daughter, Catalina MARRON, born in Andalucia in 1508, and who became a nun. See his Will, in *Christophe Colomb*, Appendix B, doc. iii.

‡ GIACOMO after having been a wool-weaver, became a priest.

§ *Pantalinus filius legiptimus et naturalis Dicti Jacobi* [*Bavarelli*] *ex dicta Blanchinetta* [*filia quondam Dominici Columbi textoris pannorum lane*]. In Not. G. B. PARRISOLA, Oct. 26th, 1517, *Christophe Colomb*, Appendix B, doc. xlv.

‖ In Not. Giacomo RONDADINA, April 22nd, 1471, file 6, No. 214.

¶ In Not. Giambattista PILOSIO, October 11th, 1496, file 5, No. 775.

Before dismissing this subject, which might be termed "An application of the "synthetic method in the study of notarial acts of the fifteenth century for solving "historical problems," I must apologize to you for having accomplished my task in so dry a manner, and explain why in this, as in the twenty-five volumes which I have published, there is such a wearisome display of facts, names, dates, quotations and original documents.

The reason is obvious. Judging from present appearances, it may be asked whether historical works are likely to possess any lasting merit beyond the facts and documents which they disclose. As literary performances, certain histories, so called, enjoy a great and just celebrity; others, which are only sycophantic compositions, written to fawn on political parties, propagate religious prejudices, flatter the nation or court popular favour, also command success, and yield large profits. Nor should we omit a numerous category of narratives which spurn quoting authorities, and describe with the assurance of eye-witnesses, events which are represented to have occurred centuries ago. This sort of writings is akin to another, which consists in accepting as demonstrated verities, bare assertions, however illogical and incredible, provided they have appeared in print; thus transmitting errors, fables and fallacies, where reality and exactness are most needed. These likewise find many admirers, and gather their meed of praise.

But with the recognition,—daily more and more absolute,—of the necessity for loyal historians to state, and for candid readers to learn the truth, the whole truth, and nothing but the truth, an indefatigable search after unknown facts or documentary proofs, and patient, minute, as well as critical demonstrations of their fitness and importance, should be now the first requisites.

In the present state of science, History can only be inquisitive, so to speak; as all sources of information have not yet been exhausted, or even placed within our reach. Anyone devoted to historical studies knows that a single name or date newly brought to light often suffices to overthrow an entire system and dispel old legends. On the other hand, careful analysis and judicious estimates frequently strengthen incipient knowledge, and lead to indisputable conclusions. But the authenticity of the essential elements of discussion requires before anything else to be established, and the probative character of alleged data must be set forth in such an analytical form as to present clearly their distinct parts and connecting links. It is also necessary to mark out the weak points in the induction, whenever they occur, and bring into view the different inferences which always spring up when we deal with events as yet incompletely known. In fine, the historian is bound not only to state the grounds and exhibit in detail the truths on which rest all his averments, but he must likewise lay bare the cause of his doubts or distrust.

This elaborate and difficult mode of writing history, so different from the kind of ejaculatory process still admired in certain quarters, is not calculated, surely, to delight a large class of readers. The author dedicated to such an ungrateful task cannot even always expect justice at the hands of the rare critics who condescend to notice his efforts; as, to be fairly judged, these require an amount of patience, toilsome study, and, let it be said, adequate knowledge of the matter, which are not often brought into play. It is therefore a sacrifice to devote one's time, intelligence and means to composing historical works which nobody will take the trouble to read with the attention they probably deserve, and that are destined soon to disappear in the dust of forsaken libraries. The consolation which remains is that if a single copy survives, and the book has been honestly written, time may instill into its discarded pages new elements of life, and perhaps elicit from painstaking students of history a word or two of esteem and gratitude.

In this hope, I subscribe myself, &c. &c.

&c. &c.

NOTES AND ADDITIONS.

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PAGE 3, note 1. *Mando . . . que procure y trabaje siempre por la honra y bien y acrecentamiento de la ciudad de Génova, y ponga todas sus fuerzas é bienes en defender y aumentar el bien é honra de la república della.*—NAVARRETE, *Coleccion de los viages y descubrimientos que hicieron por mar los Españoles.* Madrid, 1825-1837, 4to, Vol. II., p. 234.

Page 3, note 2. *Pues que della sali e en ella nasci.* I borrow this text from two MSS. of the first few years of the sixteenth century; one is in the Archives of the Indies at Sevilla, the other in the State archives at Genoa.—*Christophe Colomb son origine, sa vie, ses voyages, sa famille et ses descendants, d'après des documents inédits tirés des archives de Gênes, de Savone, de Séville et de Madrid. Études d'histoire critique.* Paris, 1884, 2 vols., 8vo, Vol. II., p. 155.

Page 3, note 3. *Christophe Colomb*, Appendix A, documents 1A—xi.

Page 3, note 4. In Not. Nicoló RAGGIO, *filza* 2, No. 905. There were under the Roman and Genoese law several kinds of majorities. The expression used here means that Columbus had attained the majority of nineteen years, and not yet that of twenty-five. (The abbreviation "In Not.", frequently used in the following notes, means that the document quoted is to be found in the files of the Notary whose name is given; which files, for Genoa, are preserved in the Palazzetto, and for Savona, in the City Hall.)

Page 3, note 5. "I have seen so much of Columbus that we are now on a footing of great friendship. "He is experiencing at present a streak of bad luck, being deprived of the King's favour and with but little "money."—*Io ho tenuto tanto mezo che ho preso pratica, e gran amicizia cum el Columbo, el qual al presente se attrova qui in gran desdita, mal in grazia di questi Re, et cum pochi denari.*—Letter of Angelo TRIVIGIANO, Granada, August 1st, 1501, in ZURLA, *Marco Polo*, Vol. II., p. 362.

Page 4, note 6. CASONI, *Annali della Repvbblica di Genova*, Genoa, MDCCVIII., in fol., lib. I., pp. 26-30. The files in the Secret Archives (*General*, No. 2707, G,) contain the first instructions given to Oderigo, dated April 16th, 1501.

Page 4, note 7. *Quando yo parti para el viaje de adonde yo vengo os fable largo.*—Letter of Columbus to Oderigo, December 27th, 1504; *Codice Diplomatico Colombo-Americano ossia Raccolta di Documenti Originali e inediti, spettanti a Cristoforo Colombo alla scoperta ed al Governo dell' America. Pubblicato per ordine degl' Illmi Decurioni della Città di Genova.* Genova, Ponthenier, Novembre 1823, 4°, p. 324, and, at the end, fac-simile of that letter.

Page 4, note 8. *E se gl' auuenisse, che col tempo in ogni modo auuerrà, che San Giorgio tutta quella Città occupasse, sarebbe quella una Repub. piu che la Vinitiana memorabile.*"—MACHIAVELLI, *Historie Fiorentine.* Firenze, MDXXXII, 4°, f. 218, verso. At all events the Bank lasted until 1797, as long as the Republic.

Page 5, note 9. NAVARRETE, Vol. II., pp. 232, 233.

Page 5, note 10. The fleet, under the command of Bartolomeo Columbus, left Sevilla for San Lucar de Barrameda, April 3rd. Christopher Columbus joined him there a few days afterwards, and finally they all sailed from Cadiz, Wednesday, May 11th, following.

Page 6, note 11. At that time Columbus was partially demented. His reason then for hurrying his departure was that the world would end thence in just one hundred and fifty-five years: *No falta, salvo ciento et cincuenta y cinco años en los cuales habra de fenecer el mundo.* Letter in GALLARDO, *Ensayo de una Biblioteca Española;* Madrid, 1863, 8vo, Vol. II., col. 505. Finally, he was convinced he had been selected by the Almighty, through Isaiah, to disclose the new regions before the world came to an end: *Por boca de Isaías, me hyso dello mensajero y amostró en cual parte*—Letter to the Nurse, in NAVARRETE, Vol. II., p. 266. It was the time when he used to walk about dressed somewhat like a Capuchin, says LAS CASAS.

Page 6, note 12. You will notice, that to the last, Columbus believed that Asia and America were one and the same continent.

Page 7, note 13. Mention is made of a draft of Ribarol sent by Columbus to Diego.—NAVARRETE, Vol. I., p. 345. He was connected with the fitting out of Juan de la Cosa's voyage to the Gulph of Uraba. See Queen Isabella's letter of July 5th, 1503, addressed to the *Casa de Contratacion;* MS. in the Archives of the Indies at Sevilla.

Page 7, note 14. *David en su testamento dejó tres mil quintales de oro de las Indias à Salomon para ayuda de edificar el templo, y segun Iosefo era el destas mismas tierras.*—NAVARRETE, Vol. I., p. 309.

Page 7, note 15. GALINDEZ DE CARVAJAL, *Registro breve,* ed. of Ribadeneyra, p. 551. Diego was then page to Queen Isabella.

Page 7, note 16. *Spectabili Jeronimo De Nigro Oratori profecturo ad Serenissimos reges Hispanie et Aragone;* in the *Manuale Litterarum Antonij Gallo MCCCCLXXXVIII in* 1503; MS. in the State Archives, p. 255. Those instructions, relating exclusively to the Corsican difficulties, are entered on the records immediately preceding GALLO's copy of the aforesaid letter to Columbus.

Page 11, note 18. These transcripts were the collection of authentic copies of grants, deeds, and privileges often quoted as the *Codex Diplomaticus,* which remained in duplicate among the family papers of the Oderigos. A descendant of Nicoló presented both copies to the Republic in 1670. One of these duplicates, after having been stolen in 1811, was purchased by the King of Sardinia in 1816 at the sale of Count Cambiaso's library, and given to the City of Genoa, which caused it to be published in 1823 under the title of *Codice Diplomatico Colombo-Americano.* It is this copy which contained, pasted inside, the original of the two letters addressed by Columbus to Nicoló Oderigo, and which are now, each in a glass frame, preserved in the *Custodia;* which is a little monument, made of marble, and placed in the main hall of the Palace of the Municipality (*Palazzo Tursi*).

Page 11, note 19. This text is borrowed from the original, but there is a lithographic fac simile of it in the above-mentioned *Codice Diplomatico.*

Page 11, note 20. One of these is the letter of April 2nd, 1502, above given; the other has not yet been found, owing, probably, to the fact that GALLO's files have been broken up, and their contents added to different series of State papers.

Page 12, note 21. *Hoy dia no tengo en Castilla una teja; si quiero comer ó dormir no tengo, salvo al meson ó taberna, y las mas de las veces falta para pagar el escote.*—NAVARRETE, Vol. I., p. 298.

Page 12, note 22. Certificate added to the *Codex Diplomaticus.*

Page 12, note 23. Letters of December 3rd and 21st, 1504, in NAVARRETE, Vol. I., pp. 343-345.

Page 12, note 24. *Los gastos eran muy muchos, los provechos eran pocos entonces, la sospecha que no habia oro era muy grande ansi allá como acá en Castilla.*—BERNALDEZ, *Historia de los Reyes Católicos D. Fernando y Doña Isabel;* Sevilla, 1870, 4to, cap. cxxxi., Vol. II., p. 77.

Page 12, note 25. *Pobreza frio y hambre, como él, en una carta dice.*—LAS CASAS, *Historia,* lib. i., cap. xxxii., Vol. I., p. 249.

Page 12, note 26. *Mandábale dar de comer y lo nesçessario por una compasibilidad de su pobreça.*—OVIEDO, *Historia General y Natural de las Indias, islas y tierra-firme del Mar Océano.* Madrid, 1851, 4to, lib. ii., cap. iv., Vol. I., p. 20.

Page 13, note 27. *Traía la capa rayda—ó pobre.—Loc. cit.,* p. 19.

Page 13, note 28. *Todos á una mano lo tenian á burla.*—Third Voyage, NAVARRETE, Vol. I., p. 242.

Page 13, note 29. *Nunca yo hallé ayuda de nadie, salvo de fray Antonio de Marchena.—Ibidem.* Elsewhere he says that he received aid, not only from a single monk, but from two: *Salvo dos frailes que siempre fueron constantes.*

Page 13, note 30. *Pues a mi cabsa y por yo detenerle en mi casa dos años.*—Letter from the Duke; NAVARRETE, Vol. II., p. 21.

Page 13, note 31. *Tomando gusto el generoso Duque en las pláticas que cada dia tenia con Cristóbal Colon . . . mandóle proveer en su casa todo lo que le fuese necesario . . . hasta 3 ó 4000 ducados, con que hiciese tres navios ó carabelas proveidas de comida para un año y para más, y de rescates, y gente marinera . . . . .*—LAS CASAS, lib. i., cap. xxx., Vol. I., p. 236. The good bishop of Chiapas held these details from one of the inmates of the duke's house.

Page 13, note 32. *Siempre desque yo vine à Castilla me ha favorecido y deseado mi honra.*—Letter of Columbus to his son Diego; NAVARRETE, Vol. I., p. 334. This is the reason why on Abp. DIEZA's tombstone in the Cathedral of Sevilla, we read: *Christophorii Columbi generosus fidusque patronus.*

Page 13, note 33. *Yansí al Señor Camarero de su Alteza.*—NAVARRETE, *loc. cit. Que fué causa principal de que se emprendiese la empresa de las Indias.*—Petition of Cabrero's son, *Coleccion de documentos ineditos de Indias,* Vol. XXXIV., p. 230, and LAS CASAS, lib. i., cap. xxix., Vol. I., p. 228., Vol. III., p. 188.

Page 13, note 34. OVIEDO, *Historia General,* lib. ii., cap. iv., Vol. I., p. 20.

Page 13, note 35. See TALAVERA's correspondence with the Queen, in CLEMENCIN, *Elógio de la réina Católica Doña Isabel;* Madrid, 1821, 4to, pages 368 and 372. Besides, he is one of the two persons to whom Peter Martyr D'ANGHIERA (*infra,* note 38) ascribes the merit of advocating the enterprise.

Page 13, note 36. *Tunc ego, qui fortè juvenis, retro eram Didacum Mendozam.*—GERALDINI, *Itinerarivm ad regiones svb æqvinoctiali . . .,* Romæ, 1631, 4to, lib. xiv., p. 204, and CLEMENCIN, *loc. cit.,* p. 40.

Page 13, note 37. *Vbi ab Antonio Geraldino Fratre meo Pontificis Legato . . . . vehementissimè adiutus est.*—GERALDINI, *loc. cit.*, p. 203. The services must date from the time when Columbus first came to Spain, for Antonio Geraldini died in 1488. VOSSIUS, *de Historici latinis*, p. 613. Perhaps the exact date could be ascertained, as the legate is said to have befriended Columbus when he returned from accomplishing a mission to Innocent VIII.

Page 13, note 38. *Qua de re vobiscum aliquando actum est. Nec sine vestro, ut arbitror, consilio rem hic aggressus est.*—P. MARTYR D'ANGHIERA; Epist. cxxxiii., p. 73, Amsterdam edition. The letter is addressed: *P. M. A. M. Comiti Tendillæ et Archiepiscopo Granatensi*, and dated September 13th, 1493. At that time the archbishop of Granada was Hernando de Talavera.

Page 13, note 39. *É el un cuento ciento cuarenta mil maravedis restantes para pagar al dicho Escribano de Racion* (Luis DE SANTANGEL) *en cuenta de otro tanto* que prestó para la paga de las carabelas. . . .— Account book in NAVARRETE, Vol. II., p. 5, and Vol. III., p. 490.

Page 13, note 40. *Es cierto que D^a Beatriz hallando á la reina confusa y dudosa por las muchas dificultades que se ofrecian para admitirla, fué quien mas la alentó y persuadió que favoreciese á D^n Cristóbal Colon*, says PINEL on the authority of Alvar GOMEZ DE CIUDAD REAL, who was 27 years old when the event occurred. See the rare book in your library, *Retrato del buen vasallo, por Francisco* PINEL Y MONROY; Madrid, 1677, fol., p. 328.

Page 13, note 41. *Vuestra Alteza despues que hobo cognoscimento de mi decir, me honró . . . al tiempo que no habia visto de mi salvo palabras.*—Letter from Columbus, in LAS CASAS, lib. ii., cap. xxxvii., Vol III., p. 527. You will notice that nearly all my quotations on this point are borrowed from Columbus' own writings, whilst the few others are taken from eye-witnesses.

Page 13, note 42. OVIEDO, *Historia General de las Indias*, lib. iii., cap i., Vol. I., p. 74.

Page 13, note 43. GOMARA, *Historia de las Indias*, p. 167 of Vedia's edition.

Page 13, note 44. If Ferdinand and Isabella had given Columbus this or any device when they granted him a coat of arms, it would have been mentioned in the letters-patents, and figure, as was then the custom in Spain, not beneath or around the shield, but among the bearings or *meubles* within the escutcheon. See the devices in the arms of the Mendozas (1250), Acedos (1378), Anduagas y Espinosa (1462), Ibarrolas (1365), Pascuales (1540), &c. &c. The probability is that Columbus never saw or heard of it, else we would find the device added to the two coats of arms emblazoned by his order, under his own eyes, at Sevilla in 1501, and which adorn the duplicate copies of his privileges which he sent for safe keeping to Genoa. These we possess in originals, one in the City Hall of Genoa, the other in the archives of the State Department at Paris, and neither in these, nor in any heraldic representation of the fifteenth century, nor in the letters-patents, which we possess in full (NAVARRETE, Vol. II., p. 37, doc. xx.), are there any traces of this or of any device whatever.

Page 13, note 45. There is even a third form:—

Por Castilla y por Leon
Nuevo Mundo ganó Colon.

It is to be found in the MS. Chronicle of the Catholic Kings by Juan DE VICTORIA, preserved in the library of the Academy of History at Madrid.

Page 14, note 46. *Cedula* of November 17th, 1504, NAVARRETE, Vol. III., p. 525.

Page 14, note 47. PEDRO MARTYR, *Opus epist.*, epist. CCCVIII., p. 174 of the Elzevirean edition.

Page 14, note 48. NAVARRETE, No clix., Vol. II., p. 316.

Page 14, note 49. Proclamation in ZURITA, *Anales de Aragon*, Vol. VI., lib. vii., cap. viii.

Page 14, note 50. CAPMANY, *Memorias historicas sobre la marina, comercio y artes de la antigua ciudad de Barcelona*; Madrid, 1779-92, 4 vols. 4to, Vol. I., p. 152.

Page 14, note 51. NAVARRETE, No. clxi., Vol. II., p. 319.

Page 14, note 52. *Ibidem*, Nos. clxiii-viii., p. 322-26. Fernando had so much the more merit in thus acting in favour of Diego Columbus, as now he was interested in the question, Queen Isabella having bequeathed to her surviving husband one half of the income, gold, and pearls derived from the Indies. BERNALDEZ, *Reyes Católicos*, cap. cciv., Vol. II., p. 281.

Page 14, note 52. *Si el Sñr. Obispo de Palencia es venido ó viene, dile cuanto me ha placido de su prosperidad, y que si yo voy allá, que he de posar con su merced aunque él non quiera, y que habemos de volver al primero amor fraterno, y que non lo poderà negar porque mi servicio le fará que sea ansí.*—Letter in NAVARRETE, Vol. I., p. 350. At that time Fonseca was expected back from Flanders, as he had been promoted a short time previous to the see of Palencia. DAVILA, *Teatro eclesiástico*; Madrid, 1645-50, fol., Vol. I., p. 176.

Page 15, note 53. *Da che nacque, che detto D. Giovanni* [di Fonseca] *il qual portó continuatamente mortal odio all' Ammiraglio, et alle sue cose.—Historie*, ed. of 1571, cap. lxiiii., f. 151.

Page 15, note 54. C. JOURDAIN, *De l'influence d'Aristote et de ses interprètes sur la découverte du Nouveau-Monde*. Paris, 1861, 8vo.

Page 15, note 55. *Cum tecum allias locutus sum de breviori via ad loca aromatum per maritimam navigacionem quam sit ea quam facitis per Guineam, querit nunc Serenissimus rex a me quandam declaracionem ymo potius ad occulum ostensionem ut etiam mediocriter doti illam viam caperent et intelligerent. . . . Ego autem quamvis cognoscam posse hoc ostendi per formam spericam ut est mundus . . . et non miremini si voco occidentales partes ubi sunt aromata cum communiter dicantur orientales, quia navigantibus ad occidentem semper ille partes inveniuntur per subterraneas navigaciones . . . . itaque per ygnota itinera non magna maris spacia transcundum.*—See the original Latin text of TOSCANELLI's letter in the additions to the B.A.V., pp. 16-18.

Page 15, note 56. *Digo que el mundo no es tan grande como dice el vulgo, y que en grado de la equinocial esta 56 millas y ⅔; pero esto se tocará con el dedo.*—NAVARETTE, Fourth Voyage, Vol. I., p. 300.

Page 15, note 57. This notion Columbus borrowed from Pierre D'AILLY, who had taken it from Roger BACON. See in your copy of the *Imago Mundi*, cap. x., f. 9 (recto of *b*) . . . . *gradus circuitus terre habet quinquaginta sex miliaria et duas tercias unius, et sic habet totus circuitus. XX milia et CCCC miliaria . . . . que valerēt quinq milia et centum leucarū.* On the margin of Columbus' own copy of the *Imago Mundi* preserved in the Biblioteca Colombina, there is a long manuscript note in his handwriting, where we read: *Tuc igitur posimus* [*sic pro* possumus] *dicere quod circulus terre* [æ] *sub arcu eqnoctⁱ* ali *a* [*sic pro* est] 20400 *mil*liarum. The letters which I print in Roman characters represent the abbreviating signs in the original text.

Page 15, note 58. This Italian nautical mile seems to have measured 1481 meters, relatively to a stadium of 185 meters, and the league 5924 meters.

Page 15, note 59. *El mundo es poco: el enjuto de ello es seis partes, la séptima solamente cubierta de agua.*—NAVARETTE, *loc. cit.*

Page 16, note 60. Columbus had that map on board his vessel: *Una carta que le habia enviado tres dias hacia á la carabela, donde segun parece tenia pintadas el Almirante ciertas islas por aquella mar.* This map Las Casas says (*Historia General de las Indias*, lib. i., cap. xxxviii., Vol. I., p. 279), was the identical one which Toscanelli sent to Columbus; and as Las Casas possessed it when writing his *Historia*, we can form an idea of the document by enclosing its cartographical elements (*Loc. cit.*, pp. 96, 316, 360) within a certain cosmographical frame which is to be found in one of Toscanelli's manuscripts preserved at Florence, Biblioteca Nazionale, Codice Magliabechiano, classe xi., No. 121.

Page 16, note 61. It is barely possible that in his voyages to Bristol and the Icelandic regions (Las Casas, lib. i., cap. iii., Vol. I., p. 48; *Historie*, cap. iv., f. 9), Columbus should not have heard of Vinland and Markland, inasmuch as the English never ceased in the fifteenth century to trade with the Scandinavian colonies (Magnusen, in the *Nordisk Tidsskrift for Oldkyndighed*, Vol. II., pp. 112-169, quoted by M. Beauvois). But such information could be of no moment to Columbus, as his mind was bent solely on reaching the marvellous countries described by Marco Polo.

Page 16, note 62. Vasco de Gama's instructions have been published by Varnhagen, *Revista trimensal.* Rio de Janeiro; Vol. VIII., pp. 99-115.

Page 16, note 63. *Copia de una littera del Re de Portagallo.* Roma, Besicken, M.ccccv; 4to. Additions to the B.A.V., N°. 18.

Page 17, note 64. Le Verrier stated that the mean distance of the planet from the Sun was 36,15400. It is 30,05508. He said that the eccentricity was 0,1076. It is 0,0089646. He declared that the planet accomplished its sidereal revolution in 217 years 387. It takes 164 years 280,11316. He fixed the mass at $\frac{1}{9300}$. It is $\frac{1}{19700}$. See the *Comptes-rendus de l'Académie des Sciences*, 1846, Vol. XXIII., p. 432; and *Annuaire du Bureau des Longitudes* for 1888, p. 221. To be exact, it should be stated that without waiting until January, 1847, Galle of Berlin, searched for the planet, September 23rd, 1846, and immediately found it, but not exactly in the longitude which the French astronomer had stated. Let me add that Adams, who also made the discovery, was not less mistaken than Le Verrier in those respects.

Page 19, note 65. Clauses XX. and XXI. of his Will of 1509; *Christophe Colomb*, Vol. II., p. 459.

Page 19, note 66. *En tal forma que no sepa quien se las manda dar.*—Navarrete, Vol. II., p. 315.

Page 20, note 67. I expressed the opinion that these payments referred to "conscience money," as far back as three years ago (*Christophe Colomb*, Vol. I., p. 302), and just now the Marquis Marcello Staglieno has found in the notarial archives of Genoa, a legal document confirming it. Among the persons named to that effect in Columbus's codicil, one is designated as follows: *Primeramente, á los herederos de Géronimo del Puerto, padre de Benito del Puerto, Chanceller en Génova, veinte ducados ó su valor.* That is: "First, to the heirs of Géronimo del Puerto, father of Benito del Puerto, the chancelor at "Genoa, 20 ducats." (Navarrete, Vol. I., p. 315.) The document discovered by the Marquis Staglieno among the *filze* of Giovanni Calvi, the Genoese notary who drew up the instrument, is a sort of compromise in three deeds, dated Genoa, 22nd and 23rd of September, 1470, whereby Domenico Colombo and his son Christoforo: *Dominicus de Columbo quondam Joannis et Christofforus eius filius*, bind themselves to pay to their creditor Geronimo del Puerto; *Jeronimus de Portu quondam Bartholomei*, within a year, £35 Genoese (*Giornale Ligustico*, Anno XV., Fasc. I.—II., 1888). As both Domenico and Christopher removed to Savona in the winter of 1470-1471, we understand why the sum was never paid.

Page 20, note 68. Clause XI., *Christophe Colomb*, Vol. II., p. 491.

Page 20, note 69. In one of his letters Columbus writes: "When I came from such a great distance "to serve these Princes, I abandoned a wife and children, whom, for this cause, I never saw again."—*como vine á servir estos Principes de tan lejos, y dejé muger y fijos que jamas vi por ello* (NAV., Vol. II., p. 255). Now the first traces of Columbus at the Court of Spain, are May 5th, 1487: "Given to-day, 3000 mara- "vedis (about $18) to Cristobal Colomo, a stranger." Fernando was born August 15th, 1488, which carries the date of his father's acquaintance with Beatrix to the year 1487; and as Philippa Moniz was still alive when Columbus first came to the Court of Spain, which, according to Francisco Gonzalez' ledger (NAVARRETE, Vol. I., p. 4), was in May, 1487, it is not improbable that she was yet living at the close of that year; inasmuch as we have no proof to the contrary. I think she died in 1488, and that Columbus' petition to João II. for leave to go to Portugal was prompted by a desire to settle her estate on behalf of his son Diego. But this, thus far, is a mere hypothesis on my part. The point will be settled some day, however, when the archives of the *Provedor* or Registrar of Wills in Lisbon, shall have been thoroughly searched, as Philippa Moniz was buried in the Monastery *do Carmo*, and, according to a constant practice then, must have bequeathed a certain sum of money to the poor.

Page 20, note 70. *Christophe Colomb*, Vol. II., p. 157.

Page 20, note 71. You see so often the term *maravedi* used that it may not be out of place to say here what it exactly means. By the ordinance of 1497 signed at Medina del Campo, the value of the *Excelente de la granada* was made equal to 375 maravedis. The *excelente* weighed 3 grams 52. 10,000 maravedis divided by 375=26,66 *excelentes*. 26,66 *excelentes* of gold at 3 grams 52 = 93 grams 86. 93 grams 86 at 60 American cents the gram = $56.50. The importance of these figures is greater than it seems at first sight. A certain class of writers pretend that Beatrix Enriquez was the lawful wife of Columbus. If so, when he died, she would have been of right Vice-Queen dowager of the Indies. Is it likely that $56 per annum would have been the pension settled on a lady of such a high rank?

Page 20, note 72. *Christophe Colomb*, Vol. II., pp. 461 and 495.

Page 21, note 73. He succeeded his father Ambrosio in that office in 1488, and held it until 1510, when his son Bernardo became his successor. Antonio GALLO was also official chronicler of the Republic, from June 14th, 1477, to the time of his death. He is the same Gallo who a few years before wrote an account of the first two voyages of Columbus: *Antonii Galli de Navigatione Columbi per inaccessum antea Oceanum Commentariolus*, published by MURATORI, *Ital. Script.*, Vol. XXIII., col. 301-304.

Page 21, note 74. *Moriens autem Columbus, haud oblitus est dulcis patrie, reliquit enim officio, sancti Georgii quod appellant, habenteque genuenses precipuum et veluti totius reipublice decus et columen, decimam partem proventuum universorum quos vivens possedebat.*—GIUSTINIANI, *Psalterium.*

Page 21, note 75. *Colombo . . . . . lassò per testamento all' Ufficio di S. Georgio la decima parte delle sue entrate in perpetuo (non so per qual cagione) non si ha fatto conto di questo legato, nè dato opera haverlo.* Agost. GIUSTINIANI, *Castigatissimi annali;* Genoa, 1537, folio, f. ccxlix.

Page 22, note 76. *Quippe qui amplissimarum opum suis laboribus partarum decumam partem Republicæ Genuensi legaveris.*—FOGLIETTA, *Clarorvm Ligvrvm elogia;* Romæ, 1573, 4to, p. 32.

Page 22, note 77. CASONI, *Annali della Repvbblica di Genova;* Genova, MDCCVIII, folio, lib. i., p. 31; but I do not know where CASONI found the phrase: *Che sebbene per tanto spazio di tempo era stato lontano della Patria.*

Page 22, note 78. *Memorie dell' Accademia delle Scienze, Lettere ed Arti di Genova,* Vol. III.; Genova, 1814, p. 92.

Page 22, note 79. *Elogi storici di Cristoforo Colombo e di Andrea Doria;* Parma, 1781, 4to, p. 205.

Page 22, note 80. *Di più seria attenzione son degne le lettere di Cristoforo all' Uffizio di S. Giorgio di Genova.*—SPOTORNO, *Della Origine e della patria di Cristoforo Colombo;* Genova, 1819, 8vo, p. 175.

Page 28, note 81. There is a sketch of the *Custodia* in the *Codice Diplomatico* of SPOTORNO.

Page 29, note 82. *La Tavola di Bronzo, il Pallio di Seta ed il Codice Colombo-Americano nuovamente illustrati per cura di Giuseppe* BANCHERO. Genova, Fratelli Ferrando, 1857, large 8vo, 500 pages.

Page 29, note 83. *Codice Diplomatico-Americano de Cristobal Colon.* Habana, Imprenta y Libreria "el Iris," 1867, 4to, plate 3d.

Page 33, note 84. The Emperor's intention was to build in the Champs-Elysées an immense palace in which would be kept the archives of all the European Kingdoms. To that effect he had already caused to be brought to Paris, the archives of the Vatican, of Simancas, of the Aulic Council and of the Republic of Genoa. In 1815 all of those precious documents had to be returned to the countries they came from. Spain and Piedmont sent commissioners absolutely incompetent, who gave receipts for I do not know what. The fact is that an important portion of Simancas and the most important archives of the Genoese Republic remained in Paris. The latter were communicated to the public only in 1880, and I was the first outsider who obtained leave to overhaul the entire series. Unfortunately, there was nothing relating to Columbus or the New World, except one of the two original copies of the *Codex Diplomaticus,* from which I obtained a better text of the Letter to the Nurse. *Christophe Colomb,* Vol. I., p. 22.

Page 34, note 85. The great difficulty with forgers of old autographs is to find paper or vellum of the time. That is the reason why in public libraries and archives all the blank leaves bound with MSS. are paged by the librarians; and why nearly all spurious autographs of a certain size are on a single leaf, or if there are two leaves, you see needle-holes in the fold.

Page 41, note 86. *Ruego à Dios que nunca le falte papel, porque escribe mas que Tolomeo y que Colon, el que hallò las Indias.—Cronica de Don Francesillo* DE ZUÑIGA, Madrid, Rivadeneyra, 8vo, p. 59.

Page 44, note 87. *Memorial del Pleyto sobre la svcession en possession del Estado y Mayorazgo de Veragua, Marquesado de Jamayca, y Almirantazzo de las Indias, que fundó don Christoual Colon, primero descvbridor, Almirante, Virrey y Gouernador general dellas.* Folio, *sine anno aut loco* (but Madrid, 1606), 278 ll. (Paris National Library, Réserve, Invent. F, 363;—only two copies known), f. 10, Nos. 64 and 73, f. 14, No. 112.

Page 44, note 88. A recent investigation, instituted at my request, among the archives of His Excellency the present Duke OF ALBA, who possesses all the papers of the House of Portugal-Berwick-Liria, has shown that they contain neither letters nor documents in the handwriting of Columbus.

Page 45, note 89. *Excerpta Colombiniana; Bibliographie de quatre cents pièces gothiques françaises, italiennes et latines du commencement du XVIe siècle, non décrites jusqu'ici; précédée d'une histoire de la Bibliothèque Colombine et de son fondateur;* Paris, 1887, 8vo, page 41, and *Grandeur et décadence de la Colombine,* Paris, 1886, 8vo.

Page 47, note 90. *Handbuch für Autogr.* Leipzig, 1856, p. 202.

Page 48, note 91. MARIN, *Commercio de' Veneziani,* Vinegia, 1798-1808, Vol. VII., p. 236.

Page 48, note 92. *Christophe Colomb*, Vol. II., pp. 467-481.

Page 48, note 93. The will executed by Columbus, August 25th, 1505, as published by NAVARRETE, does not state the venue, as lawyers say; but in the *Memorial del Pleyto*, f. 19, No. 39, you read: *Fecha en Segovia.* ANTONIO also recalls that place, *Biblioteca Hisp. Nova*, art. *Fernandus Columbus.*

Page 49, note 94. *Christophe Colomb.*, Vol. II., pp. 161 and 311.

Page 49, note 95. The manuscript of LAS CASAS' abridgment was for sale two years ago, with the library of the late Duke of OSUNA, and has been bought since by the Spanish government.

Page 49, note 96. *Memorial del Pleyto*, §§ 134 and 135.

Page 49, note 97. The archives of the monastery of San Gregorio at Valladolid are not among the documents of the suppressed convents which were given to the Madrid Academy of History in 1850, and I have been unable to ascertain what has become of them.

Page 50, note 98. In Not. Giovanni CALVI, lately discovered in the archives of the Palazzetto by the Marquis STAGLIENO, *Tre nuovi documenti sopra Cristoforo Colombo e suo padre;* Genova, 1888, 8vo.

Page 50, note 99. In Not. Nicoló RAGGIO; STAGLIENO, *Alcuni nuovi documenti;* Genoa, 1887, 8vo.

Page 50, note 100. *Christophe Colomb*, Vol. II., doc. xvii.

Page 50, note 101. *Ibidem*, doc. xiv.

Page 50, note 102. *Ibidem*, doc. xxii.

Page 52, note 103. Owing to the fact that the loan for the Almeria and Tortosa expeditions is always called the *Compera del Capitolo*, I was led, with other writers, to believe that it had been subscribed by the Chapter or Cathedral of Sant Lorenzo, in Genoa. This opinion is erroneous. The original text of the decree (*Laus*), ordering the loan of February, 1149, is still extant (*Libri Jurium*, Vol. VII., p. 19; MS. in the Archives of the Department of Foreign Affairs, at Paris; *Fonds Génois*; and *Monumenta Historiæ Patriæ*, Vol. I., No. cxlvi., col. 139). The loan amounted to £ Genoese 1140; and the subscribers were all private citizens, whose names are inserted in the decree: Guillelmus PICAMILIUS, Vasallus GIJALFI, B. V. Cima DE MARI, &c., &c. The contract was entered into by the Consuls, *in Capitulo Canonice Sancti Laurentii*, that is, in the Chapter's Assembly Rooms, as the Church of Sant Lorenzo belonged to the city, and it was the place where the people held their public meetings. The sentence: *nomina illorum qui hanc compram fecerunt* gives us the origin of the word *Compra* or *Compera.*

The *Compera del Capitolo* is the earliest public loan I can find traces of in European history; for the Venetian decree of 1156, 1163 or 1173, was not exactly a public loan, being a forced contribution levied on the citizens, though converted into a perpetual rent with fixed interest. The fact is that in those days, State loans were generally forced loans. At all events they assumed that character in France from the oldest I find traces of, viz., in the year 1293, under Philippe IV., called *le Bel.* (VUITRY, *Etudes sur le régime financier de la France;* Paris, 1883, 8vo, Vols. I., p. 179, and II., p. 211.) The City loans were different. During the thirteenth century, in Senlis, in Noyon, and other French

towns, the Municipality resorted to the following modes of borrowing money; viz., 1st. All proceeds of sales of personal property belonging to orphans had to be deposited in the City Hall, where they were kept without charge, and the local authorities borrowed from that fund whatever was needed for public purposes, and without paying any interest (*Deniers en garde*). 2nd. The City issued regular loans, for a short period, paying as much as 25% interest per annum. 3rd. They issued loans which were repaid only by means of a life annuity of 10 or 12% granted to the lender (*Deniers à cous*). This was the form of city loans most frequently adopted in France during the Middle Ages. (Jules FLAMMERMONT, *Histoire des Institutions municipales de Senlis*, Paris, 1881, 8vo, pp. 34 and 43.) The receipts were not negotiable without the assent of the city authorities, and the original holders collected their dues in person or by attorney, after signing acknowledgments on a fly-leaf. At the end of the thirteenth and beginning of the fourteenth centuries, nearly all the towns in the north of France became absolute bankrupts. (A. LEFRANC, *Histoire de la ville de Noyon et de ses institutions jusqu'à la fin du XIII^e^ siècle.* Paris, 1888, 8vo.—*Bibliothèque de l'Ecole des Hautes Etudes*, 75th number, p. 143 *seq.*)

I am aware that the question of State and City debts or loans, pertains more to the History of Finance than to that of Banking; yet, the two topics do not seem unlike when you limit the investigation to the accounting instruments and evidences of debt. A study of the means subservient to the general purpose throws light upon the inner workings of both.

Page 53, note 104. *Statuta civilia et criminalia*, 1308 (*sic pro* 1403), MS. in the Archives of the Ministry of Foreign Affairs, in Paris (*Fonds Génois*). This valuable document is one of those which by order of Napoléon I. were brought from Genoa to Paris, in 1811.

Page 53, note 105. *Les sages establissemens et ordonnances que le mareschal fist a Jannes;* chapters viii. and ix. of part II., of *Liure des fais du bon Iehan le maingre dit Bouciquaut;* MS. Paris National Library, *Fonds Français*, No. 1143; written in 1409. STELLA, *Annales Genuenses*, in MURATORI, *Ital. Script.*, Vol. XVII., col. 1191.

Page 54, note 106. These associations seem to have existed in Genoa for various branches of commerce from a very early period. LOBERO says (*loc. cit.*, p. 9) that in the year 1252 a number of trading firms formed themselves into a regular company, with 28,000 shares, a president and board of directors.

Page 54, note 107. The interest on *Compere* was not the same for all,—ranging, before 1407, from 6 to 10%. If when the *Ufficio* was created 8% were allowed, 1% was for expenses and the sinking fund (*Coda di redenzione*). Afterwards *Compere* ceased to yield interest, and were entitled only to dividends, as was the case with *Mahone*. This seems to have been the method adopted so early as 1420, for in the *Tabella dell' annuo provento dei Luoghi di S. Giorgio*, published by Carlo CUNEO (*Memorie sopra l'antico Debito Pubblico, Mutui, Compere e Banca di S. Giorgio in Genova;* Genova, Stamp. dei Sordi Muti, s.a., 8°, pp. 307-311), after the year 1420, we see only 5, 6, 4 and even 2%. As these percentages are not said to have been paid on account, and as the books of the Bank contain no credit for the balance, the sums must be taken as proceeds, and not as interest.

Page 54, note 108. You know my foible for inserting documents in full, especially when they are important and have not yet been published. I shall, therefore, insert here *in extenso* the decree from BOUCICAUT creating the Bank of St. George, April 27th, 1407, of which I have given you a translation of the preamble. I requested my friend STAGLIENO to copy it from the original records, expressly for your own benefit, as follows:

In xpi nomine. Millesimo quadringentesimo septimo, die vigesima septima aprilis.

In nomine domini nostri Ihesu Christi benedicti Amen. Illustris et magnificus dominus dominus Iohannes Lemeingre, dictus Bouciquaut, marescallus Francie, locumtenens regius et gubernator Ianuensium, pro serenissimo rege Francorum, domino Ianue, et Consilium dominorum antianorum ac Officium provisionis civitatis Ianue in sufficientibus et legiptimis numeris congregata ; et quorum antianorum hic presentium nomina sunt hec :

Clemens de Promontorio prior,
D. Ianotus Squarzaficus legum doctor,
Beneaictus de Marinis,
Iacobus de Auria,
Iohannes de Nairono ;
Aço de Bargalio notarius,
Petrus de Grimaldis,
Petrus de Montesoro tinctor,
Iohannes de Grondona de Pulcifera,

et illorum ex Officio provisionis qui etiam his fuerunt presentes nomina sunt hec :

Christianus Spinulla,
Iohannes Centurionus, qm̃ d. Raffaelis,
Nicolaus de Marco,
Sorleo Lecavellum,
Inofilus Picamilium,
Petrus Lavoraben,
et Dominicus de Pagana notarius.

Attendentes comune Ianue propter immensa credita quibus gravatum extitit universos eius reditus impegnasse in grave ipsius damnum et tocius reipublice Ianuensium evidentissimum detrimentum, considerantes etiam dicta occasione aliunde non posse habere pecuniam expense ordinarie necessariam Regimini presentis felicis status Regii, quam per viam avarie, que continuo inter contractos Ianuenses discordiam generat et odium parit, et non invenientes alium modum utiliorem habilioremque ad erigendum et sublevandum dictum comune tantum oppressum creditis et ad habendam pecuniam dicte expense Regiminis necessariam quam dictos redditos dicti comunis redimere atque desbitare ;

Idcirco dictis aliisque multis sanctis et bonis atque laudandis respectibus, necnon pro bono et utilitate publicis, ac omni modo, jure, via et forma quibus melius et validius fieri potest, ex potestate et bailia ipsis illustri domino Regio Gubernatori, Consilio et Officio concessis et atributis, tam coniunctim quam divissim, prius habito consilio et consensu ab infrascriptis officiis pro maiori parte ad infrascripta perficienda et exequenda consentientibus, videlicet officio monete, quatuor procuratoribus Sancti Georgii, absente tamen ex eis Bartholomeo de Mari cuius loco successit Raffael de Vivaldis, aliis quatuor adiunctis dicto officio, Nicolao de Turri et Lodigio Salvaigo duobus ex quatuor patribus comunis ;

Necnon plene confisi de fama laudabili, probitate et virtute expertis ac amore et firma constantia erga res Regias et bonum publicum nobilium et egregiorum virorum Georgii Lomelini quondam Vincentii, Frederici de Promontorio, Bartolomei de Mari, et loco eius usquequo Ianuam redierit Raffael de Vivaldis, et Baptiste Iustiniani de Oliverio, quatuor procuratorum Sancti Georgii, domini Antonii Iustiniani militis, loco eius Francisci Iustiniani quandam Gabrielis, Luciani Spinolle, Cosme Tarigi, et Baptiste Lomelini aliorum quatuor adiunctorum dicto Officio, ipsos elligerunt, constituerunt et creaverunt in officiales et officium desbitatorum locorum comperarum comunis Ianue et dicti comunis reddituum redemptorum.

Dantes et concedentes presentium auctoritate dictis officialibus et officio super quibuscumque infrascriptis et ipsorum quolibet, et supra quibuscumque emergentibus et dependentibus ab eis vel eorum aliquo, seu ipsis vel ipsorum alicui accessoriis, annexibus et connexis, plenam, largam et amplam ac generalem et omnimodam potestatem et bailiam ac totam illammet quam dictum comune Ianue habet, seu dicti illustris dominus Gubernator, Consilium et Officium nomine dicti comunis, videlicet videndi et revidendi seu calculandi jura, conditiones, computum et qualitates, assignationes et obligationes ac privilegia quorumcumque locorum quarumque comperarum comunis Ianue, quocumque nomine nuncupatarum, et principaliter et particulariter comperarum Regiminis et sancti Petri, necnon coram se convocandi et convocari faciendi omnes et singulos proptectores et scribas ipsorum comperarum, et alios quoscumque, ipsosque et alios quoscumque audiendi et admonendi de predictisque et omnibus his que dicti protectores seu alii coram

eis dicere, opponere, producere et allegare voluerint, oretenus vel in scriptis se diligenter informandi super eis et omnibus et singulis predictis, et aliis vel ipsorum aliquo, et super dependentibus vel emergentibus a predictis vel ipsis accessoriis annexis vel connexis dicendi, sententiandi, judicandi, declarandi, terminandi et diffiniendi semel et pluries, summarie et de plano sine strepitu et figura judicii, et sine libello et pignore bandi, secundum Deum et eorum rectas conscientias, et prout et sicut eis vel maiori parte ipsorum melius videbitur et placuerit, et principaliter et particulariter videndi, declarandi, et ordinandi utrum comune Ianue se disponet desbitare loca comperarum Regiminis et Sancti Petri predictarum vel partem ipsorum, dando cuilibet participi ipsarum realiter et cum effectu libras centum Ianue de numerato scriptas super uno vel pluribus bonis bancis de tapeto pro singulo loco, faciet iniuriam vel iniusticiam dictis participibus, vel aliqui ipsorum vel ne, necnon desbitandi dicta loca vel illam partem ipsorum quam maluerint prius cognito et terminato per eos id fieri posse sine iniuria vel iniusticia illorum quorum sunt dicta loca. Et postmodum omnia et singula loca ex dictis comperaris et aliis quibuscumque desbitanda per eos de novo instituendi, obligandi, vendendi, alienandi et impegnandi, scribendi et describendi et scribi seu describi faciendi cum illis proventibus et pro illo precio et preciis, et sub illis cautellis et privilegiis de quibus dictis officialibus vel majori parti ipsorum melius videbitur et placuerit, dictisque locis assignandi et obligandi omnes et singulos illosmet introitus et redditus qui ante desbitacionem per eos fiendam erant sibi assignati et obbligati, et etiam alios si sibi videbitur, cum omnibus et singulis illis modis, conditionibus, formis et promisionibus, cautellis, roborationibus et obligationibus, privilegiis et prerogativis ac instrumentis utilibus et necessariis ad predicta et infrascripta recte et mature perficienda iuxta dispositionem et deliberationem ac voluntatem ipsorum officialium vel majoris partis ipsorum; et etiam quoscumque inobedientes et contrafacientes dicto officio et eorum mandatis multandi et condemnandi in quamcumque pecunie quantitatem voluerint, comdemnationesque assignandi et exigendi, et contra ipsos de incompetentia non possit opponi, cuius vero competentie cognitio ad eos spectet, et non ad aliquem alium; et generaliter et finaliter omnia et singula predicta et alia quecumque ipsorum officio comoda, utilia et necessaria, seu convenientia, et ab eis et ipsorum aliquo dependentia, emergentia, seu ipsis accessoria, annexa vel connexa, eorum arbitrio faciendi, gerendi, tractandi et administrandi, declarandi, ordinandi, providendi, disponendi et excquendi, vel exccutioni mandandi prout et sicut eis vel maiori parti ipsorum utilius et rationabilius videbitur, habendo semper advertenciam in quibuscumque gerendis et exequendis per eos ad illam maiorem utilitatem comunis qua poterunt sine alicuius iniuria. Statuentes, ordinantes, deliberantes et decernentes dicti illustris dominus Gubernator, Consilium et Officium, auctoritate qua supra, quod quicquid super predictis et modo quo supra per dictos officiales vel maiorem partem ipsorum dictum, declaratum, ordinatum et dispositum, terminatum, judicatum, sententiatum et exequtum fuerit, valeat et teneat, sine remedio alicuius appellationis, reclamationis vel alterius consultationis, et per quemcumque magistratum et officialem Regium et comunis precise serventur et exequantur eo modo quo et prout si ab eis legiptime procesisset, et hoc non obstantibus quibuscumque exceptionibus, obstantiis seu ordinibus, dispositionibus vel capitulis quibus contra predicta veniri posset seu ipsis obici etiam si tales forent de quibus opporterct expressam fieri mentionem, quas quantum adhuc possunt voluerunt et mandaverunt fore totaliter et expressim derrogatas; promittentes etiam ex habundanti cautella, sepedicti illustris dominus Gubernator, Consilium, et Officium, omnes et singulos ordines et constituciones, decreta et privilegia instituendos et instituenda per dictos officiales in favorem dictorum comperarum et locorum ipsorum ratificare et approbare cum omnibus et singulis cautelis, juramentis, promissionibus et obligationibus dictis ordinibus et constitutionibus decretis et privilegiis utilibus et necessariis.

Adque omnia et singula perficienda et exequenda dicti officiales audiant virum nobilem Petrum de Grimaldis et alios quoscumque quos ad predicta bene dispositos esse cognoverint, ab eisque etiam, si fuerit expediens, capiant consilium, et quelibet subsidia eis necessaria, et que eisdem officialibus exibere predicti fuerint dispositi.

De quibus omnibus et singulis dicti illustris dominus Gubernator, Consilium et Officium mandaverunt per me Iohannem de Vallebella notarium, et ipsorum et comunis Ianue cancellarium, fieri debere presens publicum et solempne decretum ad ipsorum memoriam et fidem.

(State archives. *Cod. Decretorum et aliorum* (*S^ti Georgii.*) 1407 *in* 1428. MS. N°. XII., on parchment.)

Page 55, note 109. Lobero and Cuneo give a list which differs from this. Instead of Baptista Lomellini, they mention Giorgio and Giovanni Lomellini, and replace Grimaldi, Nairono, Ciconia and Cosmo Tarigo by Federico de Promontorio, Bartolomeo de Pagana and Lazzaro Tarigo. It may be that their list represents the members of the Commission appointed in 1407, and mine, the board of Protectors who initiated the *Ufficio* in 1408. There existed since the thirteenth century a commission of the kind, called *Ufficio di Assegnazione de' mutui*, but dependent exclusively on the State, though in the interest of subscribers to the various *Compere*. I mention this again because frequently what seems at first sight to be a *creation* in the financial history of Genoa, is only an *improvement*, based upon some device in existence there for ever so long.

Page 55, note 110. The first book of the Bank commences as follows:

✠ *MCCCCVIII, die* 11ª *mensis marcii.*

In Dei nomine cuncta exordium pium sumunt, ipsiusque confisi auxilio et gloriosissimi ac felicis Janue Vexiliferi, sub cujus vello nonnulla Januensis patr[ia triumpha] adepta est, que multis exemplis, si veteres repetantur annales, sole limpidius inclarescunt, egregii nobiles et circumspecti viri [Antonius] Justinianus miles, Lucianus Spinula, Cosmas Tarigus et Baptista Lomelinus, Raffael de Vivaldis, Rabella de [Grimaldis], Johannes de Nairono, Carolus Ciconia, officium et officiales Sancti Georgii, banchum sub prefatis mense et die tenere incoarunt, qu[atenus] debita comunis redigantur ad nichilum, et prave nonnulle consuetudines bancheriorum resecheantur, que incommoda non modica reipublice inrogantur, cum [scilicet] sic propriis dediti quod publica vastare minime erubescunt, et monetam non debito precio sed insueto et irracionabili spendere et retinere consueverunt. Igitur, numine, summo fidentes, hoc banchum in nomine tanti ducis mirifici Georgii construerunt, quo auspice, non bene regolata ad suum debitum alveum reportentur et opus ydoneum reipublice construatur; eo confidentius specialiter quo, moti causa justissima, bono communi et rei publice prefate utilia preparare conantur, cum rectis faveat pia Dei gratia votis a corde precantes, ut ejus acta ad laudabilem celicole finem dignentur adducere. Amen.* (State Archives.—*Cod. Bancorum Sti Georgii*, 1408, page 1.)

Page 56, note 111. Sanuto (Marin), *Vite de' duchi di Venezia*; in Muratori, *Ital. Script.*, Vol. XXII., col. 502, in the life of Vitale Michiel II., who was doge from 1155 until 1172, and the thirty-second on the list. Romanin (Vol. II., p. 84), gives an extract of the *Vecchia Cronaca e Zancaruola*, which may have been the source of all subsequent accounts of the origin of the *Monte vecchio*.

Page 56, note 112. Sandi (Vettor), *Principi di Storia Civile della Repubblica di Venezia, dalla sua fondazione sino all' anno di N.S.*, 1700. In Venezia, S. Coleti, MDCCLV., 4to, Vol. II., lib. iii., p. 418.

Page 56, note 113. Tentori (Cristoforo), *Saggio sulla storia civile, politica, ecclesiastica e sulla corografia e topografia degli Stati della Repubblica di Venezia*. In Venezia, G. Storti, 1785-1790, 8vo, Vol. III., p. 296. Tentori only copies Sandi.

Page 56, note 114. Romanin (Samuele), *Storia documentata di Venezia*. Venezia, Naratovich, 1855, 8vo; Vol. II., p. 85, Vol. III., p. 343.

Page 56, note 115. Cantù (Cesare), *Storia Universale*, Torino, 1843, 8vo, Vol. XII., p. 586. All subsequent editions and translations repeat the statement, and even the mistakes as to dates (1580 for the time of the creation of the *Monte nuovo*).

Page 56, note 116. *Fin verso*, 1156; Cantù, *loc. cit.*, p. 586 of Vol. XII.

Page 56, note 117. Tentori, *loc. cit.*, Vol. III., p. 297.

* The words between brackets are illegible in the original text.

Page 56, note 118. TENTORI says that Pietro GIUSTINIANI, FAROLDO (?), SABELLICO and other historians place this forced loan only under the administration of the doge Sebastiano ZIANI (1172-1178).

Page 56, note 119. 21 *Aprile,* 1482 *fu instituto in oltre il monte nuovo;* ROMANIN, *loc. cit.*, Vol. IV., p. 406.

Page 56, note 120. *Terzo monte novissimo* (in 1433), TENTORI, *loc. cit.*, Vol. VIII., p. 264. Writers say (Estienne CLEIRAC, *Vsance du Négoce,* Paris, 1759, 4to; WISZNIEWSKI, *loc. cit.*, and *Dictionnaire de l'Economie Politique, &c.*) that the *Monte novissimo* dates from the year 1410, "while Leonardo Loredano was doge." Now, this LOREDANO, born in 1438, only was doge from 1501 until 1521 (MURATORI, *Ital. Scrip.*, Vol. XXII., col. 414). It is important to know exactly the date of the *Monte novissimo*, if, as CANTÙ remarks, the three *Monti* served to constitute the Venice Bank of Circulation.

Page 56, note 121. *Nel* 1171 . . . *a di primo d'Agosto fu principiato a far la Camera degl' Imprestiti.* Marin SANUDO, *loc. cit.*, col. 502. The creation of the *Camera degl' imprestiti* may have been coeval with the decree ordering the first forced loan.

Page 56, note 122. We see a proof of the confusion in the fact that to show the priority of the Venetian concern, ROMANIN quotes SCLOPIS, *Storia della Legislazione Italiana*, Vol. I., p. 186, who says: *Quello di Genova fu nel* 1346. Now at that date there existed only *Compere;* and if those concerns are to be considered as banks, then we must go as far back as the *Mahona* of 1146-49; because this, like all subsequent *Mahone* and *Compere*, was organized precisely on the plan which was adopted for the *Ufficio* in 1407.

Nay, judging from the place where the matter is mentioned by CUNEO (*Memorie,* p. 19), so early as the first *Mahone* they had in the city of Genoa a State bureau resembling in every respect the Venetian *Camera degl' imprestiti.* It was called, as I have already said, *Ufficio di assegnazione de' mutui,* which verified and audited the claims of shareholders, and inscribed their names in a special book (*Cartulario*), where each had a separate page, on which were entered their proportionate share of dividends gradually as they accrued, as well as all transfers or sale of scrips. This bureau merged into the *Ufficio di San Giorgio* in 1407.

Page 56, note 123. *Cronaca Alberanga,* in ROMANIN, *loc. cit.*, Vol. III., p. 343. I have been unable to obtain from Venice the text of that *Cronaca*, nor could I find in any of CICOGNA's works (*Iscrizioni, Bibliografia veneziana,* and *Biografia de' dogi*), ROMANIN's quotation. I regret it, for if the *Camera degl' imprestiti* allowed interest on deposits, we must infer that it had use for the money, and therefore engaged then in some sort of banking operations. What these were exactly is a question yet to be solved. There is a passage in Johannes ROTHE's *Chronicon Thuringiæ* (J. B. MENCKEN, *Scriptores rerum germanicorum*, Lipsiæ, 1728-30, fol., Vol. II., col. 1735), ascribing to a Venetian concern, which PARDESSUS calls *La Banque de Venise*, the business of shifting funds from one country to another in the middle of the thirteenth century. ROTHE only says that in 1246, Pope INNOCENT IV. sent "to the bank at Venice, *sante her zeu Venedige in dy wechsil,*" a large sum of money to be paid to the Landgraf HEINRICH in Frankfurt by merchants of that city. Whether the expression *in dy wechsil* means "the Bank of Venice," or "a bank in Venice," I am not prepared to say, inasmuch as that *Monachus Isenacensis* wrote 200 years after the event, towards the year 1440 (POTTHAST, 519; CHEVALIER, 2008). I wish he had stated whether His Holiness obtained only a receipt,—the concern acting as a common carrier,—or a regular bill of exchange, as in 1246 they certainly had in Venice private banks or bankers who sold drafts on foreign countries.

You must excuse me if I thus convey piecemeal information, instead of indulging in a grand and grandiloquent narrative, after the most approved patterns, where every point imaginable is mooted and immediately solved. Unfortunately, straggling facts are a necessity of the case for the timid historian who

does not accept at once the unsupported assertions of modern authors relative to circumstances said to date back 700 years or more. Withal, do not understand me to deny point-blank their statements. I simply ask for documentary proofs, so that critics may ascertain the precise character of the events or transactions which they are called upon to discuss.

Page 57, note 124. CAPMANY (Antonio de), *Memorias historicas sobre la marina comercio y artes de la antiguad ciudad de Barcelona.* Madrid, MDCCLXXIX., 4to, Vol. I., p. 213.

Page 57, note 125. CAPMANY says that in 1472 King JUAN II. called the Bank of Barcelona *Tabula insignis celebris et tutisima.* He also quotes Geronimo PAULO (1491), and Andrea NAVAGERO (1525, *Opera Omnia*, Patav., 1718, 4to), in a letter addressed to RAMUSIO.

Page 57, note 126. *Registro* Diversorum, *fol.* 57 *del Archiv de la ciudad.* But I have been able to consult the rare work quoted by CAPMANY, as describing the ordinances relating then to the Bank of Barcelona, viz.: *Redrès y ordinacions novament fetas y estatuidas per lo sabi Concell de Cent de la Excellentissima Ciutat de Barcelona, concernents al regiment de la taula dels comuns deposits y Banch de aquella.* Barcelona, J. P. Marti, 1703, 4to (Paris National Library, F *n.p.*). Judging from J. W. GILBART'S *History and Principles of Banking*, London, 1837, 8vo, where on p. 9 it is stated that the Bank of Barcelona exchanged money, received deposits, and discounted bills of exchange, both for the citizens and for foreigners, I was led to believe that some information on those points could be found in the *Redrès y Ordinaciones.* There is indeed a mention of deposits: *Que en la Taula, y Banch se acceptian, y prengan tots los Deposits, y se tengan comptes, a totas las personas, que in voldrán tenir, y sels admetian, y acceptian las partidas y polissas, que respectivè fàran fins a la quantitat, que quisaì tindrà en su credit, y no en mes.* (Cap. vii., p. 14.) I also notice a kind of transfer, limited, however, to what seems to have been two different offices belonging to the same concern, viz.: the Table and the Bank: *Và, y Vè, se puga a girar diner de la Taula, al Banch y del Banch à la Taula* (cap. xx., p. 29); but there is nothing which corresponds to *Descuentos*, *Cobranzas* and *Préstamos.* Nay, the article stating (cap. x., p. 18) that: *No poden deixar gastar a Persona, ni a comu algun, mes quantitat de la que tindrà en son credit*, seems to be averse to discounting. Still, it is only when I shall have succeeded in consulting the text of the seven ordinances enacted from 1401 until 1703, and mentioned in the introduction to the *Redrès* that my doubts will be removed. Meanwhile, appearances are that the famous Table of Barcelona, was, as its title, *Taula dels Comuns deposits*, indicates, a sort of City Trust company. In reference to this supposition of mine, allow me to say in addition that NAVAGERO sees in the Barcelona *Taula* an institution resembling the *Monti* of Venice: *simile á Monti di Venezia* (*loc. cit.*, p. 298), which, thus far, I am loth to consider, for that period, as constituting a regular bank.

P.S.—The above note was already set in type when I received the following letter, which embodies the investigations instituted at my request in the Barcelona archives, to ascertain the precise bearing of the manuscript ordinances of the fifteenth century, which according to CAPMANY and all subsequent writers (including PRESCOTT, *Ferdinand and Isabella*, Philadelphia, 1870, Vol. I., p. cxii.; KENT, *Commentaries*, Boston, 1873, Vol. III., p. 73, note), showed that "to Barcelona belongs the merit of having established the first bank of exchange and deposit in Europe." The examination of those Catalan documents, which was kindly made by Messrs. PUIGGARI and GASPAR, the city archivists, confirms entirely my surmise, and shows that not only the *Taula* is not the first European bank created, but that it was no bank at all in the fifteenth and sixteenth centuries. I translate literally the whole letter, which contains besides new and curious information on the subject of banking in Barcelona at that time.

"Barcelona, April 21st, 1888.

"According to the Records for the years 1333-1412 (f. 16 verso), it was on the 25th of April, 1400, "that the first motion was made about establishing the *Taula di Cambi*; in this wise: *Sobre una suplicatió*

donada en lo dit Consell, continent que alguns ciutadans zelants lo profit é utilitat de la ciutat, han pensat e troben clarament que si la ciutat tenia taula de cambi assegurada per ella, se porien posar en aquella tots los deposits, los quals pujen á grans quantitats . . . . e se posarien voluntaviament, per molts, grans quantitats de moneda, amant la mes tenir en la dita taula que en lur poder ; e de totes aquestes quantitats ensenyos, ab lo residuum de les imposicions, la ciutat poria fer grans receptions de censals e descarregar molt si mateixa en breu temps. . . . .

"The project having been favourably received, November 26th, 1400, a commission of six members "was appointed to study the matter. On the 25th of April, 1403, the establishment of the 'Table' was "ordered, Pedro DE CASAYA was appointed administrator, and the notary, adjuncts, bookkeepers, and "clerks were named shortly afterwards.

"It follows from the above text, that the *Taula* was exclusively an office where deposits were received, "whilst its operations consisted only in receiving funds, and meeting with the same the wants of the city. "[That is, the Municipality received deposits, from which it borrowed what was needed for city purposes ; "just as they did two centuries before at Senlis and other French towns, with trust funds. See *Deniers en "garde*, in note 103, *supra*.]

"Commercial exchange, that is, Bills of Exchange, was exclusively the business of bankers and "brokers, who existed in Barcelona long before the *Taula*. There is in that city a street called *Cambis vells* "and *Cambis nous*, where they carried on their negotiations so far back as the thirteenth century.

"We find another proof of the fact that the *Taula* was not a bank, and issued no bills of exchange, "from the city ordinance of October 10th, 1609, which, for the first time, authorizes the establishment of a "regular public bank, so as to remedy the evils of private banking [just as they did at Genoa in 1408; see "*supra*, p. 55, and note 110].

"It reads as follows: *Los banchs que son en la present ciutat, que prenien y prenen de totes les persones que alli portaven y porten diners, monedes trasquilades y falses . . . y si algú los demanava quels donassen bona los composaven y composen fentlos pagar á 6 y á 10 per cent. . . . .*

"The Bank of Exchange, as well as banking operations of a private character on the part of a public "bank, are relatively modern in Barcelona, and wholly independent of the *Taula*, which for several centuries "was only a Bank of Deposit."

I shall add in reference to the issue of bank bills, or even the use of checks, by the Bank of Barcelona, whether you call the institution *Taula* or *Banch*, that there is no trace in Aragon or Catalonia of such instruments until recent times.

Another legend disposed of!

Page 57, note 127. Neither scrips nor certificates were given to the stockholders. Their interest in the concern figured on a page specially attributed to each, and where all things relative to the stock, viz., dividends paid and unpaid, checks, assignments, sales, &c., were duly inscribed by the notaries of the Bank. That page was called "the column" (*Colonna*) ; hence the name of *Colonnante* first given to the stockholder. Afterwards the expression *Luogho*, or place in the book, was used to express the same thing; then they employed it to mean the stock itself, which, in the plural, is *Luoghi*. The only evidence of property possessed by the stockholder was a certified copy of his own page or column in the books of the Bank.

Page 58, note 128. *Memorie Storiche della Banca di S. Giorgio compilate dall' Archivista* [Antonio LOBERO], 1832. Genova, Tipogr. Ponthenier ; 8vo, pp. viii—172. The first amount corresponds to the 2,938,400 *luoghi* or shares mentioned in the *Relatione esatissima di tutto il Governo antico e moderno della Republica di Genoua*. MS. Paris National Library, *Fonds Italien*, 752, f. 232 recto. See also Girolamo SERRA, *Storia della Antica Liguria e di Genova*. Capolago (in Switzerland), MDCCCXXXV., 8vo, Vol. IV., p. 300.

Page 58, note 129. It is generally believed that the money coined by the *Ufficio* bore its own corporate sign. This is true only of the coins struck by the Bank for the Black Sea colony of Caffa when lording over it (1453-1475). They were of small dimensions, with the effigy of St. George and the dragon, somewhat like English sovereigns. See Cornelio DESIMONI, *Numismatica genovese esterna*, in the *Archivio Storico* of VIEUSSEUX, Firenze, 1874, Vol. XIV., and SCHLUMBERGER, *Numismatique de l'Orient Latin*, Paris, 1878, p. 469, plate xviii.

Page 58, note 130. *Leggi delle Compere di S. Giorgio dell' Eccma Repca di Genova riformate l'anno MDLXVIII, distinte in 3 libri.* Genova, Ant. Bellono, 1568, 4to.

De Immunitatibus a Magistratu Divi Georgii concessis. Genova, Tipogr. degli Eredi di Geronimo Bartolo, MDLXXXXIII., folio.

Leggi delle Compere di S. Giorgio dell' Eccellentissima Repubblica di Genova riformate l'anno MDLXVIII. Genova, G. Pavoni, MDCXXV., 4to.

Leggi delle Compere di S. Giorgio in Genova. Genova, G. Pavoni, MDCXXXIV.; folio. (Annotated by Felice SPINOLA.)

Leges Comperarum Sancti Georgii jam typis mandatæ . . . . Genuæ, apud Antonium Scionicum, MDCLXXXXVIII.; folio. (In the Italian language.)

Leggi delle Compere di S. Giorgio, Giá stampate l'Anno MDCXVIII ed ora nvovamente compilate Per ordine dell' Illvstrissimi Protettori di esse Compere, Omesso tuttociò ch' è stato sinora Riformato, Abolito o Corretto ed aggivnte le leggi e decreti formati sino a quest' Anno MDCXX. Genova, A. Scionico, MDCXX., 4to.

Those digests, however, do not contain all the laws and formulas which were enacted by or for the Bank of St. George. The archives of the *Ufficio* contain many unpublished documents of importance. Among these, my Genoese friends remind me of the MS. called *Contractuum*, 1453-1476, giving the text of the oaths which the doges were bound to take publicly whenever the Bank required it (see *supra*, p. 60), and send me the first, which is dated October 2nd, 1460, and was subscribed by Louis VALLIER, a French nobleman, appointed governor of the city in the name of the King of France, by Louis D'ANJOU, when the latter led the expedition against Naples. You will notice that it recalls the obligation on the part of doges to take such an oath "according to an usage dating back several years."

✠ *MCCCCLXmo. die secunda octobris*

Illustris dominus Ludovicus de Valle regius locumtenens et Januensis gubernator, ac Magnificum consilium dominorum Antianorum comunis Janue in pleno numero congregatum quorum hec sunt nomina.

Julianus Italianus prior	*Leonardus Saulus*
Simon de Murtedo	*Lucianus de Rocha*
Sistus Pinellus olim Dentutus	*Baptista de Axereto*
Guirardus de Goano	*Lazarus de Auria*
Phylippus Centurionus	*Hyeronimus de Grimaldis*
Dominicus De Francis Luxardus	*Jofredus Lercarius*

Cum audissent virum egregium Paulum Mainerium nomine Magnifici Offici Protectorum Sancti Georgii orantem et deposcentem ut velint ipsi magnifici domini antiani observantiam jurare decretorum et privilegiorum Sancti Georgii queadmodum tenentur, et citra aliquot annos a singulis antianibus juratum est, Lecto prius juramento non solum predecessorum suorum, sed et quorumdam aliorum que longe precesserunt, manu tactis scripturis, juraverunt privilegia et decreta ipsorum Protectorum plene exacteque servare necque quantum erit in se violationi eorum ullo modo assentiri presertim si tunc cum de ea re agi contingat commonefacti fuerint eorum observantiam custodire ac tueri.

Nicolaus de Credentia cancellarius.

(State archives. *Cod. contractuum*, 1453-1476, No. XXIV., p. lxxv., MS. on parchment.)

Page 59, note 131. According to the *Atti della Societa Ligure di Storia patria*, Vol. VI., page 24, it was on the 12th of November, 1453, that the Republic ceded its colonies to the Bank of St. George; but I find that the *Ufficio* already possessed the island of Corsica on the 22nd of May previous. For the history of the Black Sea colonies under the sovereignty of the Bank, see the *Codice diplomatico delle colonie tauro-liguri*, edited by Father Amedeo VIGNA, in the above-mentioned *Atti*, Vols. VI. and VII. (1868-1879).

Page 59, note 132. *Il quale per longo tempo é stato la conservatione della patria e della Republica.* Agostino GIUSTINIANI, *Annali*, edit. of 1537, lib. v., f. clxxi. *Egli è stato per lunghissimo tempo la conseruation di qvella Republica.* Francesco SANSOVINO, *Del Governo de Regni et delle Repvbliche.* Venetia, Sessa, MDLXVII., 4to, f. 126. Sansovino seems to have copied the Bishop of Nebbio; but see my quotations from MACHIAVELLI, to which I could add others of that time.

Page 59, note 133. The merit of the Pope in permitting the Bank to suspend payments and allow interest on the deferred stock, was so much the greater that the Church in those days considered it a sin to receive interest for any cause and to any amount however small: *Usura est peccatum in aliquo consideratum ex eo quod aliquid supra sortem recipit aut recipero intendit.* Bart. HAURÉAU, *Notice sur le No.* 3203 *des MSS. latins de la Bibliot. Nationale*, page 264 of Vol. XXXI. of *Notices et Extraits.* But see also JOURDAIN's *Commencements de l'Economie Politique au Moyen-Age*, in *Mémoires de l'Institut; Académie des Inscriptions et Belles-Lettres*, Vol. XXVIII., page 38. You would be surprised to see the restrictions imposed then by the Church. A merchant, for instance, could not keep his goods, or a farmer his crops, in the hope of selling the same for a higher price. Nor were executory contracts of sale, for the same reason, permitted.

Page 60, note 134. Law of December (*Nivose*) 8th of the VIth year of the Republic (1797), art. 4; and of April (*Floréal*) 22nd of the year VIIth (1798), art. 7. It works in this way:—Neither seizure nor attachment either of scrip or of interest are allowed. It follows that in France a debtor may owe any amount of money, and yet live openly and legally like a prince, in making fun of his creditors, provided his fortune is invested in Rentes;—as did the famous financier OUVRARD, fifty or sixty years ago. Even if the scrip is to bearer it cannot be levied on under any process of law when the holder can prove ownership. The Treasury knows no one except the owner, and only the latter can give notice or garnish, as, for instance, when he has lost or mislaid the certificate. That is the meaning of the expression: *Les rentes sur l'Etat sont incessibles et insaisissables.* (DALLOZ, No. 1155, *Trésor public.*)

Page 61, note 135. Prince Adam WISZNIEWSKI, *La méthode historique appliquée à la réforme des banques et des crédits mobiliers;* Paris, 1865, 8vo, p. xvi.

Page 61, note 136. According to the *New-Fashioned Goldsmiths* (London, 1676, 8vo), and Sir Josiah CHILD's celebrated *New Discourse of Trade* (London, 1694, 8vo), the London goldsmiths received money on deposit, paid an interest thereon, and issued notes, payable to bearer on demand, even, it is said, but I doubt it, to the amount of £1,200,000 for a single firm in 1666. Yet, when looking into the matter, you find that the London goldsmiths did not issue regular notes. A quotation in Mr. John FRANCIS' *History of the Bank of England* (Vol. I., page 28), shows that they only issued *receipts* for the money lodged in their houses, just as pawnbrokers around the Park do for pawned articles; but the fact that the "Goldsmith notes" so-called, bore interest, indicates delays, difficulties and complications which must have rendered them somewhat impracticable.

Be that as it may, the oldest authentic instance I can find of a bank bill resembling those now in use and issued by a regular bank, is the currency initiated by the Bank of Stockholm. These *Palmstruchs* were created in 1663, 1664, and 1666, but prohibited in 1668, and possessed the necessary characteristics of our bank notes. That is, they were general and uniform, except as to amount, emanated from the

Bank as a direct creation, and not as receipts for money deposited, and were payable to bearer on demand. Here is the wording of one of these bills, translated from the Swedish language :—

"Number Seventeen thousand two hundred and sixty-nine. No. 17269.

"The bearer of this Bill of Credit No. 17269, is entitled to demand twenty-five crowns in copper "money from the Bank of Stockholm. This we, the commissaries and book-keepers of the Bank, attest, "and is likewise certified by the seal of the Bank [set hereto] by order.

"Bank of Stockholm, in the year 1663, November 4th. Crowns 25, in copper."

(A wax seal, and four signatures. The bill, with the exception of the first line, number and signatures, is entirely in print, and measures 21 × 16 centimeters.)

See *Samling af Svenskt och Utländskt Sedelmynt samt Svenska förordningar, Böcker och Skrifter rörande Riksgäld, Banko-och Sedelväsen M. M. Bildad af H*[enri] *Bi* [de Bukowski]. Stockholm. Privately printed 1886, 8vo, plate 1.

Page 61, note 137. The fact would be easily ascertained if we could see one of those bills. Unfortunately there is no specimen of a bank-bill of the sixteenth century in any collection. So far as the Bank of St. George is concerned, they have in Genoa three *Biglietti di Cartolario*, which have been reproduced by Cuneo (*loc. cit.*, plate V.), but the oldest is only of the year 1722, and they all are clearly what we call checks to order, not bank-bills.

Page 62, note 138. For instance, in 1598 the Republic fixed the standard value of the silver crown at L. $4\frac{1}{2}$ in currency. The *Ufficio di San Giorgio* continued to pay it out at that rate, even in times when exchange brokers paid readily for it as much as L. 9. The terms *Cartulario* or *Numerato* (*di luoghi*) money, and *banco* as well as *fuori banco* money, refer to that class of change operations.

Page 63, note 139. As I am engaged correcting the present proof-sheets, I receive the official account of the debates in the House of Deputies (sitting of February 16th, 1888), and read a project tending to extinguish the French national debt, in this wise: *En plaçant à intérêts composés une annuité de* 50 *millions au taux annuel moyen des rentes et pendant une durée de soixante-quinze ans, cette annuité suffira pour amortir un capital de vingt milliards.* And the orator explains a *modus operandi* which is nothing else than the *Moltiplico* in existence at Genoa five hundred years ago!

Page 63, note 140. Corvetto, *Saggio sopra la Banca di San Giorgio;* Genoa, 1798 and 1828, 8vo. Count Corvetto had even been the director of the Bank, in 1805, when an attempt was made to resuscitate the institution.

Page 63, note 141. "The coin paid for duties on imported goods shall be set apart as a special fund, "and shall be applied as follows . . . to the purchase of one per centum of the entire debt of the United "States . . . which is to be set apart as a sinking fund, and the interest of which shall in like manner be "applied to the purchase of the public debt."—*Revised Statutes of the United States*, Washington, 1878, page 730. This is exactly the scheme proposed by Robert Walpole, and afterwards elaborated by Pitt, for extinguishing the National Debt of England. It seems, however, that in the opinion of economists, by annually paying off an amount equal to that which is proposed to be raised every year and put by at compound interest, you arrive at the same result by a less costly process; and, accordingly, the latter is the method applied at present in Great Britain.

Page 64, note 142. Columbus in bequeathing a large portion of his income to reduce the tax on provisions (*supra*, pages 4-11) only did what Dario de Vivaldi had accomplished in 1471 and 1480. We read

on the pedestal of his statue, erected in the hall of the Bank: *Legatum locorum comperarum Sancti Georgii multiplicanda ad beneficium partim . . . . ad extinctionem et exoneration[em] vectigalium fecit et cum pars ad extinctionem vectigalium pervenisset ultra numerum locorum centum.* This example was followed by Antonio Doria, Francesco Lomellini, Eliano Spinola, Ansaldo Grimaldo, and others. See the inscriptions on their statues, in Cuneo's *Memorie*, pages 218-235.

It is very much to be regretted that Christopher Columbus' intentions in this respect were not carried out, because the Protectors would have certainly decreed that a marble statue should be erected to commemorate so great a gift, and we would then possess an authentic portrait of the discoverer of America, which does not exist anywhere. Nor do I believe that the portrait of Columbus ever was drawn, carved, or painted from the life.

There were doubtless painters already in Spain at the close of the fifteenth century, such, for instance, as Juan Sanchez de Castro, Pedro Berruguette, Juan de Borgoña, Antonio del Rincon, and the five artists whom Cardinal Ximénes entrusted with the task of adorning the paranymph of the University of Alcalà, but they painted only religious subjects. It is at a later period that portrait-painting commenced in Spain. One of those artists may have thought of painting a portrait of Columbus, but there is no trace of any such intention in the writings of the time, nor of the existence of an authentic effigy of the great navigator in Spain or any other country.

We must recollect that the enthusiasm created by the news of the discovery of America was far from being as great as people now imagine, and if we may judge from the silence of Spanish poets and historians of the fifteenth century, it produced less effect in Spain than anywhere else. At all events, the popularity of Columbus lasted scarcely six months, as deceptions commenced with the first letters which were sent from Hispaniola, and they never ceased whilst he was living. In fact, it is only between April 20th, 1493, which is the date of his arrival in Barcelona, and the 20th of May following, when he left that city to embark for the second expedition (during the short space of six weeks), that his portrait might have been painted; although it was not then a Spanish notion, by any means. Neither Boabdil nor Gonzalvo de Cordova, whose exploits were certainly much more admired by the Spaniards than those of Columbus, were honoured in that form during their lifetime. Even the portraits of Ferdinand and Isabella, although attributed to Antonio del Rincon, are only fancy pictures of the close of the sixteenth century.

The popularity of Columbus was shortlived because he had led the Spanish nation to believe that gold was plentiful and easily obtained in Cuba and Hispaniola, whilst the Spaniards who, seduced by his enthusiastic descriptions, crossed the Atlantic in search of wealth, found nothing but sufferings and poverty. Those who managed to return home arrived in Spain absolutely destitute. They were noblemen, who clamoured at the Court and all over the country, charging "the stranger" with having deceived them. (*Historie*, cap. lxxxv. f. 188; Las Casas, lib. i. cap. cxxii. vol. ii. p. 176; Andrés Bernaldez, *Reyes Católicos*, cap. cxxxi. vol. ii. p. 77.) It was not under such circumstances that Spaniards would have caused his portrait to be painted. The oldest effigy of Columbus known (a rough woodcut in Jovius, *Illustrium virorum vitæ*, Florentiæ, 1549, folio), was made at least forty years after his death, and in Italy, where he never returned after leaving it as a poor and unknown artisan. Let it be enough for us to know that he was above the medium height, robust, with sandy hair, a face elongated, flushed and freckled, vivid light grey eyes, the nose shaped like the beak of an eagle, and that he always was dressed like a monk. (Bernaldez, Oviedo, Las Casas, and the author of the *Libretto*, all eye-witnesses.)

Page 64, note 143. Several of those old *Moltiplichi* instituted for private ends are still in working order. I notice among these the foundations created for their descendants by Napoleone Lomellini, Demetrio Canevari, &c., but I do not know where the money comes from, unless it be Italian rentes.

The Lazaretto, or Quarantine, initiated by Hector VERNAZZA; the fine basilic of Carignano with a large endowment for its clergy, now in charge of the most amiable Rev. Angelo SANGUINETI, a learned Genoese historian of Christopher Columbus; the great bridge connecting the main hills of the city (1481, with 250 *luoghi* bequeathed by Benedetto SAOLI, and which in 1701 had fructified to the amount of 2,847 shares), also originated with "Multiplications;" but neither the great hospital (*Opedale di Pammatone*) nor the Asylum for the poor (*Albergo dei Poveri*) were created in that manner, as people generally believe; although those institutions doubtless received their share of general bequests.

Page 64, note 144. W. von HUMBOLDT, *Pruefung der Untersuchungen ueber die Urbewohner Hispaniens*, Berlin, 1821, 4to, page 173, and George PHILLIPS, in *Sitzungsberichte der Kaiserlichen Akademie der Wissenshaften zu Wien*, Vol. LXVII., page 345.

Page 64, note 145. *Et heic nota, quod Januenses generaliter et communiter et naturaliter sunt cupidissimi, et avaritia impellet eos ad omne malum. Tamen putantur valentissimi in mundo.* (BENVENUTI IMOLENSIS, *Comment. in Dantis Comœd.*, in MURATORI, *Antiquitates Italicæ*, Vol. I. col. 1146; GIBBON, *Decline and Fall of the Roman Empire*, Boston, 1855, 8vo, chap. lxiii. Vol. VII. page 408.) The Genoese at one time were so powerful that the English historian says "the Roman Empire might soon have sunk "into a province of Genoa, if the ambition of the republic had not been checked by the ruin of her freedom "and naval power."

Page 64, note 146. We often see practical appliances in matters of finance ascribed to the inventive genius of the Genoese bankers. This assertion is true in many respects, but not in all. For instance, it is stated everywhere that the oldest bill of exchange known was drawn in Genoa six hundred years ago. The statement is made on the authority of Giuseppe CANALE, who in his *Storia civile e commerciale dei Genovesi* (Genova, 1846, 8vo, Vol. III. page 206), gives the wording of the instrument as follows:—*A.* 1207. *Simon Rubeus bancherius fatetur habuisse L.* 34 *denariorum Januæ et danarios* 32 *pro quibus W^mus bancherius ejus frater debet dare in Palermo marcas octo boni argenti illi qui ei dabit hanc cartam.* If that text was faithfully rendered we would have there a real foreign bill. Unfortunately, it is inexact. CANALE must have borrowed the substance from RICHERI's manuscript *Fogliazzo dei Notari*, but added, I regret to say, important words which are nowhere to be seen in the original.

The document does not exist separately. It is recited in a notarial act, very much as in our complaints we set out a copy of the instrument sued on. The latter is to be found in the register of the Genoese notary LANFRANCO, labelled: *Anni* 1214 *et aliorum annorum et notariorum.* As to the bill, it is really dated 1207, but as follows:—*Ego Simon Rubeus bancherius accepi a te Raimundo de Podiozandino libras danariorum Janue* XXXIIII *et danarios* XXXII *unde promitto tibi vel tuo misso, danti michi hanc cartam marcas* VIII *boni argenti librarum venalium de Montepesulano, usque ad Pentecostem proximam, alioquim pena dupli tibi promitto etc. Janue in fundico, sexto die aprilis ante tertiam, testes . . . . de Nervi, Oglerius Patonus et Johannes Sabinus.* As you will readily perceive, this instrument is a mere obligation or promissory note, lacking the essential attributes of a bill of exchange, as the words *Wilhelmus bancherius* and *Palermo*, in CANALE's text, are not in the original.

At all events, so far as Modern Europe is concerned, we can go back for instruments of that description beyond the alleged foreign bill above mentioned. They possess in Marseilles a number of vouchers and accounts belonging to a firm of merchants called MANDUEL, who traded in that city during the first half of the thirteenth century. Those valuable documents have been lately published, and I notice among them a perfect bill of exchange, drawn from Messina on Marseilles, at so early a date as February 15th, 1200 (Louis BLANCARD, *Documents inédits sur le commerce de Marseilles au Moyen-Age*, Marseilles, 1884, 8vo, Vol. I., page 1). There are even ledgers belonging to Jewish tradesmen of the fourteenth century

(those, for instance, of Elie HELIOT, of Vesoul;—Isidore LOEB, *Revue des Etudes Juives*, Vol. VIII., Paris, 1884, p. 161); and I am informed that in Montauban and other Southern cities they also preserve large files of bills and commercial accounts of the Middle Ages. These when investigated will certainly bring to light many data of that character, and if we could carry them up as far back as the Roman Empire, I am satisfied that we would find the entire series of financial instruments, and differing very little from those of our day. Unfortunately the chain is broken, as there are very few European manuscripts of any kind older than the twelfth century.

My limited investigations on the subject have nevertheless convinced me that this most important chapter of the history of Commerce and Political Economy requires to be studied anew; albeit for the time which elapsed between the fall of the Roman Empire and the first crusade, I do not know where information could be gathered. But with the Concile of Clermont-Ferrand the stream, though very meagre at the outset, soon enlarges, and in the thirteenth and fourteenth centuries begins to flow abundantly, above all in France and Italy. You have only to read HEYD'S great work on the History of Eastern Commerce in the Middle Ages, to become convinced that the archives of Genoa, Pisa, Venice, Florence, and other commercial centres of the Italic peninsula, must contain a mass of documents on the subject. Yet, according to the memoir which Mr. Léopold DELISLE read the other day before the *Académie des Inscriptions et Belles-Lettres*, one of the most fruitful sources of information concerning the appliances of finance and banking for that remote period may be what is left, in the archives of Malta and Paris, of the accounting books of the Knights-Templars for the two centuries of their existence (1129-1312).

The topic is new and one of the most difficult to be treated, even for France, where they yet possess so many documents. Barthélemy HAURÉAU, the greatest mediævist living (see my article, *The Irish of the Past*, in the *North American Review* for January, 1862), told me that the French Academy during four years offered a prize for an essay on that important question, but the subject required such an amount of original researches and presented difficulties so intricate that not a single competitor dared to enter the lists, and the offer had to be withdrawn.

Although everything tends to show that promissory notes, bonds, money orders, drafts, foreign bills, and the like, as they exist in different countries, were not borrowed from neighbouring nations, but sprung spontaneously from necessity, and are coeval, therefore, with the time when Commerce began to be carried on in writing, it might also prove useful to ascertain the origin or character of financial implements in the East. Noticing that their development in Italy coincided with the return of MARCO POLO, I was curious to see whether certain notions of the kind had not been communicated by the famous traveller to his countrymen. This could not be done without first ascertaining what the Chinese did really possess in the way of written instruments used in finance and trade. I need not add that there, as everywhere else, legends are plentiful, and critical acumen must be brought into play.

Leaving aside, for a while, what is current on the subject, I commenced by consulting a curious document which emanates from the Chinese minister plenipotentiary in France, KOUO-TA-SEN, who sent to the Congress of Orientalists, held at Lyons in 1878, replies to questions addressed to him by French savants. On the topic of banking and finance, the learned Chinaman summed up as follows:

"In the reign of YUANG-HO of the TANG dynasty, in 806, they created in China the bill of exchange, "called *Flying-money*. During the SUNG dynasty, in 960, the bill of exchange was adopted; people could "deposit money in kind [specie?] in the capital [of the Empire], and receive sight drafts payable in the "provinces. This system, called *Kiao-Tzé*, was destined to fill the Treasury. Afterwards, the people were "authorized to create for trading purposes paper money under the supervision of a government official, so as "to prevent the creation of private bank bills.

"A short time afterwards the system of *Kiao-Tzé* was transformed into *Tsieu-Yung*, which was a

"kind of paper money payable only in a certain place indicated [by the government], as were bills for salt, "tea, etc.

"Under the NAN-SUNG dynasty, in 1127, they created bank bills which in the trade circulated like real "money. To speak truly, paper money dates only from the latter period. Under the YANG and MING "dynasties, from 1280 until 1628, paper money was created by the government, and circulated like specie." (*Congrès provincial des Orientalistes tenu en* 1878; Lyon, 1880, 4to, Vol. I. p. 89.)

I regret that KOUO-TA-SEN did not cite any authorities, but he must have borrowed his statements from the Encyclopædia of MA-TWAN-LIN. This Chinese scholar was born about the year 1245. His great work appeared in 1321, and contains two volumes (eighth and ninth), which, under the title of *The Examination on Currency*, give a history of Money in China from the earliest times. As MA-TWAN-LIN's disquisition constitutes the basis of the essays on the subject written by KLAPROTH (*Sur l'origine du papier monnaie*, in Vol. I. of the *Journal Asiatique*, pp. 257-267), and by BIOT (*Mémoire sur le système monétaire des Chinois, loc. cit.*, Vols. III. and IV., particularly the latter, pp. 209-252), while Dr. VISSERING (*On Chinese Currency, Coin, and Paper Money*, Leiden, 1877, 8vo), has published the original text with a literal translation of the leading passages, I was in possession of elements to control, and perhaps elucidate, the statements of his Excellency the Chinese Minister.

In the first place, what His Excellency calls "Bills of Exchange" is simply this: Sometimes of their own accord, but most of the time compulsorily (Decrees of 807 and 817 of the Emperor HIAN-TSONG; in BIOT, p. 125), the people deposited their metallic currency in a public Treasury, and received for the same stamped bills, which were current in all the provinces. It was those uniform scrips which were called "Flying Money" (VISSERING, p. 168; KLAPROTH, p. 260), not because the name recalled to mind an ability to fly over distance, but on account of the fact that those scrips were much lighter than the iron money then in use.

What His Excellency takes for sight drafts (*Lettres à vue*), and calls in Chinese *Kiao-Tzé*, originated as follows: In the reign of TCHING-TSONG (997-1022), sixteen banking houses of the province of So (now SSE-TS'UEN) united for the purpose of constituting a sort of general bank of deposit, which issued bills guaranteed by a metallic reserve of about three-sevenths of the outstanding notes (VISSERING, pp. 17 and 176). They were redeemable in sixty-five years, and payable to bearer only every three years; probably,—although there is no evidence whatever to that effect,—in the offices which those bankers had, or may have had, in different provinces (VISSERING, p. 167; BIOT, p. 217).

That concern failed, and in 1023 the government, borrowing the notion, established also a bank of *Kiao-tseu*, *tzé*, or *tsze*. The issue was represented in the vaults of the Treasury by about one-third in specie (BIOT, p. 221); the bills were payable to bearer in all the provinces, but, like their prototype, only every three years (VISSERING, p. 171). *Kiao-tzé*, therefore, bore no resemblance whatever to sight drafts. At best they were only a sort of Treasury bills.

It may be that His Excellency had in view a banking instrument which seems to have possessed certain requisites of real bills of exchange. BIOT says (p. 217) that towards the close of the tenth century of our era, a certain TSCHANG-YANG imagined to facilitate payments by receiving metallic currency, then chiefly made of copper and iron, for which he gave receipts, which could be again converted into cash, at brief delays, in different places. These were called, not *Kiao-tzé*, but *Kuen* or *Tsy-tchy*. If really, as the French savant says, *les* kuen *ou* tsy-tchy *étaient des reconnaissances payables en un lieu différent de celui où le preneur remettait sa monnaie . . . et qu'on échangeait à court delai pour de la monnaie pesante*, the Chinese may be said to have devised and used, nine hundred years ago, a sort of bill which answered the object of drafts. But, in the opinion of BIOT (*loc. cit.*, p. 217) and other scholars, the description which MA-TWAN-LIN gives of *tsy-tchy* is not very clear.

I now proceed to examine what His Excellency calls Bank bills (*Billets de Banque*). In the first place, you must dismiss from your mind any idea of comparing this Chinese contrivance with bank bills according to my definition, viz., "a promissory note issued by a bank, payable to bearer in specie at that bank, on "demand, and representing a real equivalent possessed by the same." To make a bill convertible at any time the holder might choose is a notion which the Chinese never then entertained (VISSERING, p. 170; *Chinese Repository*, Canton, 1851, Vol. XX. p. 296). Nay, from the year 1127, at least, until 1455, and even so late as the close of the seventeenth century, the Chinese *Billets de Banque*, so called, did not even pretend to be payable at all. It was barefaced paper money. We still possess one of those bills, issued in the fourteenth century, which Col. YULE and Dr. VISSERING have reproduced in facsimile. According to the latter's translation, it only sets forth the following declarations: "General current precious bill of the "TAI-MING dynasty, current in the whole empire. . . . . According to a memorial presented by our minister "of finances, it is assented to print and coin the precious bills of the TAI-MING dynasty, which, together with "copper coin, are everywhere current." The date is illegible, but refers to the period *Hung-wu*, which corresponds to the years 1368-1399. (VISSERING, *Addenda.*) The Chinese bill therefore was even inferior to the paper currency issued by the revolutionary government of France in 1790, as the *Assignats* claimed to be based on the security of public lands, and were actually accepted by the State as purchase-money for the same.

As a proof of the utter worthlessness of the Chinese paper currency in those days, and to show that it bore no resemblance to bank bills, we have only to recollect the description given by MARCO POLO under the caption: *How the Great Kaan causeth the Bark of Trees, made into something like Paper, to pass for Money over all his Country*. Considering that the Venetian traveller speaks as an eye-witness, I may quote his own words, and borrow Colonel Henry YULE's translation (*The Book of Ser Marco Polo*, London, 1871, 8vo, Vol. I. p. 378): "And the Kaan causes every year to be made such a vast quantity of this money, which "costs him nothing, that it must equal in amount all the treasures in the world . . . and makes them pass "current universally over all his kingdoms." As to payment or redemption, here is what he says: "When "any of those pieces of paper are spoilt, the owner carries them to the Mint, and by paying 3 per cent. on the "value he gets new pieces in exchange." This was when MARCO POLO resided at the court of KUBLAI-KHAN (1275-1284). I shall add that this kind of *billets de banque* also existed in Japan in the fourteenth century, in Persia under KAIKHATU-KHAN (1294), and in India under MAHOMED TUGLAK of Delhi (1330). (Col. YULE, *loc. cit.*)

I have expatiated on the subject of Chinese paper money to show what erroneous notions are made to prevail in regard to almost every term employed to designate the financial, banking, and monetary devices of all nations. Let me cite another instance.

It is a common belief among Roman Catholic theologians that the Bible itself mentions bills of exchange. I was at some pains to discover the passage, because I consulted King JAMES's version, where there is nothing of the kind. In the Roman Catholic Bible, however, an entire chapter turns on a written evidence of debt, which may have given rise to the opinion. It is in the Book of Tobias, which, as you know, forms part of the Apocrypha. The narrative (chap. i. 16, 17, iv. 21, v. 2, 3, ix. 3) amounts only to this: TOBIAS the elder, while being at Raga, in the country of the Medes, loaned 10 talents to GABELUS, and took his bond for the amount. He then directed his son to go to Raga and present the bill for payment.

The Book of Tobias was written in the time of DOMITIAN; but what is curious is that it places the Gabelus transaction during the Captivity, under the reign of PSALMANAZAR, about 700 B.C. Now, we possess bonds or evidences of debts, inscribed in cuneiform characters on bricks from Nineveh, which give us the wording of that kind of instruments (OPPERT and MENANT, *Documents Juridiques de l'Assyrie et de la*

Chaldée, Paris, 1877, 8vo, pp. 260, 266, 269). These show evidently that they were not bills of exchange, but simple receipts, or, at best, promissory notes.

Still, if we are to believe François LENORMANT (*La Monnaie dans l'Antiquité*, Paris, 1878, 8vo, Vol. I., p. 117), regular bills of exchange existed certainly in Assyria, under the title of *Sipartu*. He even gives the text of one, taken from a cuneiform tablet which is preserved in a Constantinople Museum. It is said to be as follows :—

"Four minas fifteen shekels of silver from ARDU-NANA, son of YAKIN, on MARDUKABALUSSUR, son "of MARDUKBALATIRIB, in the city of *Orchoe*. MARDUKABALATIRIB will pay in the month of *Tebet* four "minas fifteen shekels of silver to BELABALIDDIN, son of SINNAID. *Our*, the 14th of *Arakh-samma*, the "2d year of NARBONIDE, king of Babylone."

The dates make this draft payable after 76 days. Unfortunately, as LENORMANT omitted to publish the text from which he made his translation, and as in 1878 Assyriology was not yet much advanced, doubts are entertained about the exactness of the version. OPPERT told me that he had not yet found an Assyrian bill of exchange, but called my attention to two cuneiform instruments inscribed on bricks, which, although based upon a remittance simply of produce or merchandise in a distant place, and pertaining more to promissary notes or contracts than to bills of exchange, I beg to insert here :—

I.

"8400 leek-plants, 5 *cors* [33 bushels] of wheat, due to NABU-GIR-IBASSI, son of MARDUK, of the "tribe of *Damqa*, by KIN-GIR, son of NERGALEPUS, of the tribe of *Ea-epis-el*. In the month of *Iyar*, he will "pay the entire amount in the city of *Sabrin*. If he has not settled his indebtedness in the month of *Iyar*, he "will remit integrally the leeks and grain, at *Babylon*. . . . . &c.

"Witnesses : NABU-MUSEGIB-NAPSATI. . . . . &c.

"*Babylon*, the 2d of the first *Adar*, of the year 36 of [the reign] of NABUCHODONOSOR, king of Babylon. "[February, B.C. 568]." (Published by Father STRASSMAIER, *Congrès de Leyde*, No. 156.)

II.

"5 *cors* [33 bushels] of wheat due to NABU-NADIN, son of RAHIANNI, by NIDINTU-BEL, the son of "NABU-KUSURRANI. In the month of *Iyar*, he will pay integrally said wheat without interest, in the town "of *Al-Akh-iddin*.

"Witnesses : NABU-GIR-IBNI. . . . . &c.

"[City of] *Sabrin*, *Nisan* 6th, of the year 1st of [the reign of] NABONID, king of Babylon [April, "B.C. 554]."

As to the alleged regular foreign bills, which under the name of *Oundkatgoundi* are said to have circulated in India even before the conquest of Alexandre (BOUCHER, *Consulat de la Mer*, Paris, 1808, 8vo, cap. lxxviii., Vol. I., p. 613 ; KENT's *Commentaries*, Vol. III., p. 73, note), there is no proof whatever that the contrivance existed in India so early as the twelfth century B.C.

There is such a word, derived from the radical *Hundi, Hundikā*, which means draft or check ; but it is of foreign origin, and appears for the first time at a rather recent period. Book VIII. of MANU's ordinances (LOISELEUR DESLONGCHAMPS, *Lois de Manou, exposées par Brighou*, Paris, 1833, 8vo, p. 271, § 131 *sequitur*, and A. C. BURNELL and E. W. HOPKINS' edition, London, 1884, 8vo, p. 199), sums up probably all that was known by the Hindoos on the subject of contracts and business transactions. And although that digest, notwithstanding its pretended antiquity, dates only from the fourth or fifth century of our era, and was composed at a time when moralists sought to embody every rule of conduct, in commercial as well as in civil and ethical intercourse, it contains no trace of any instrument resembling a bill of exchange, or which permits us to suppose that letters of exchange were used in India at that time. The

gentleman to whom Prof. BOUCHER was indebted for the information must be considered as a mere echo of the learned in India, who, as it is well known, constantly ascribe the merit of all human inventions, whether it be gunpowder or the magnetic telegraph, to BRAHMA or one of his lieutenants.

Concerning the Assyrian check which M. REVILLOUT thought he had discovered (*loc. cit.*, p. 411), OPPERT has shown that the text had been erroneously translated (Jules OPPERT, *Les Inscriptions juridiques de l'Assyrie et de la Chaldée*, Vienna, 1888, 8vo, p. 8, note.) But what is unquestionable is the use of regular checks at Baçrah in the eleventh century. The word itself (*Chak*, in Francis JOHNSON's *Dictionary*, p. 454) is Persian. Here is what NASSIRI KHOSRAU relates under the year 1051 :—" At Baçrah commercial " transactions are carried on in the following manner: Anyone possessing funds deposits the same with a " money-changer or banker, who gives him a receipt for it. He then settles all his purchases by means of " orders on that banker, who pays them. During the time merchants remain in the city, they use only " bills payable by bankers " (*Sefer Nameh*, translated by Charles SCHEFER, Paris, 1881, 8vo, p. 236).

Page 64, note 147. JAL, *Mémoire sur quelques documents génois relatifs aux deux croisades de Saint Louis*, Paris, 1842, 8vo, and W. HEYD, *Histoire du Commerce du Levant au Moyen-Age, publiée par* FURCY RAYNAUD, Leipzig, 1886, 8vo, Vol. II. page 389.

Page 65, note 148. *Eo anno* [1407] *magistratus sancti Georgij institutus est, atque altera prope respublica Genuam inducta . . . . . ac nonnullorum aliorum reipublicæ locorum imperio illi adiuncto: vt sic ijsdem mœnium sæptis (res à nullis legislatoribus vmquam excogitata, ac nullis philosophorum disputationibus agitata) duæ respublicæ includantur; altera turbulenta, ac discordijs ciuilibus, et seditionibus iactata, et lacerata; altera quieta, et pacata, incorruptos priscos mores retinens, rectique domi, ac foris exempli.* Uberto FOGLIETTA, *Historiæ Genuensium*, Genuæ, MDLXXXV, folio, lib. ix., f. 187, verso.

Page 65, note 149. *Esempio ueramente raro; et dai Filosofi in tante loro imaginate, et uedute Rep. mai non trouato: uedere ad uno medesimo cerchio intra i medesimi Cittadini la libertà e la tirannide, la uita ciuile et la corrotta; la giustitia et la licenza: perche quello ordine solo mantiene quella Città piena di costumi antichi et uenerabili.* MACHIAVELLI, *Historie Fiorentine*, Firenze, Giunta, MDXXXII, in 4to, lib. viii., f. 218, recto.

Page 66, note 150. *Memorie sopra l'antico Debito Pubblico Mutui, Compere e Banca di S. Giorgio in Genova dell' Avv^to. Carlo* CUNEO, *Inspettore dei R^zi. Archivj della Città e Ducato di Genova.* Genova, Stamp. dei Sordi Muti, *s.a.* (*sed* 1843), 8vo, p. 86.

Page 67, note 151. The books were kept in Latin, and blanks as well as erasures of any kind were strictly prohibited. When a mistake was made, it had to be reported with explanations on an adjoining column set apart for the purpose. Each line needed to be filled with writing. What is noticeable is the fact that every article of commerce was treated as if it were a real being, with a special set of books. For instance, the Bank dealt in iron, and there was a book where all operations relative to that metal were duly entered. Thus :—

Ferrum emptum libre . . . . debet pro emptione Libras ducentum sive £ C C.	*Recepimus pro venditione 4. Junii £ . . . . item. 8 Septemb.*
Item. 2. mai.	
pro alia emptione.	

They then saw when balancing the books whether the iron business was profitable or the reverse, and acted accordingly; and so with every article of trade.

Amounts were always set out both in words and figures, as we do with deeds.

A system they laid much stress upon, but the utility of which I do not yet understand, consisted in

devoting an entire set of books to every one of the eight quarters of the city. Just as if the Broadway or Bowery Bank had a special journal, cashbook, and ledger for its customers in each of the New York city wards.

The books were entirely renewed every year. I notice among them a sort of *Bradstreet's Commercial Reports*, stating to what extent A or B could be trusted when standing security for a third party; which was for the use of the Bank exclusively.

Page 68, note 152. Under the denominations of *Magistrato di Misericordia* (1419, created by Abp. Pileo de Marini), and *Officium pauperum* (1539), they had in Genoa charities bureaux to supervise the distribution of alms and money bequeathed to the poor, to feed and clothe the destitute, to furnish tools and materials to poor workmen, to lend money to people in strained circumstances, to redeem Christian slaves, even to stop fights or mend quarrels and maintain friendly relations among the citizens. The latter were called *Pacificatores*, and constituted a board of four members. Signor Desimoni tells me, however, that he finds them mentioned only in the Political Statutes of 1363 and 1413, and in connection with the feuds between Guelphs and Ghibellines. Their decisions were recorded by notaries public, and when notified officially the Podesta or executive was obliged to enforce them.

Page 68, note 153. *Reliquit enim Officio, sancti Georgii quod appellant, habentque genuenses precipuum et veluti totius reipublice decus et columen.* (Giustiniani, *Polyglot Psalter*, at the close of Psalm xix.)

Page 69, note 154. Accinelli, *Compendio delle storie di Genova dalla sua fondazione sino all' anno MDCCL;* Lipsiæ [Carrara], 1750, 2 vols. 8vo., Vol. II., pp. 137 and 140. *Della Storia di Genova dal trattato di Worms sino alla pace di Aquisgrana* [by G. F. M. Doria]; Leida [Modena, typ. Soliani], 1750, 4to, pp. 145-163.

Page 69, note 155. Lobero says (*loc. cit.*, page 135), 14,820,700 lire.

Page 70, note 156. Lobero says (*loc. cit.*, page 75), and it is generally believed, that the edifice occupied by the *Ufficio di San Giorgio* and its archives during four centuries was built in 1262, with stones taken from a palatial castle which the Venetians formerly possessed in Constantinople, and was given to the Genoese by the Emperor Michel Paleologus VIII. in that year. The latter circumstance is doubtful (Cuneo, *Memorie*, p. 199). As to the exact date when the palace was first erected, we have no other means of information than an inscription in the *atrium*, which unfortunately is so obliterated that the figures can be deciphered only with difficulty.

The probability is that the *Palatium Communis de Mari* was ordered and probably commenced in 1260, but finished towards the year 1270. The architect was a Cistercian friar called Oliverio. The building was constructed for the use of the head of the government, then called "The People's Captain," and first occupied by Guglielmo Boccanegra.

Documents show that as early as 1333 the Custom House occupied the lower floor of the palace, which contained also a prison, apparently the one in which Marco Polo was lodged (1296-1298), and where he dictated, in the French language (Baldelli Boni, *Il Milione*, Vol. I. pp. xii-xiv), to Rusticiano of Pisa his famous Book of Travels.

On the 9th of April, 1451, the Republic donated the Sea-Palace to the *Ufficio di San Giorgio* for ever. In 1535 a conflagration caused injuries which were not entirely repaired until 1585. Its present aspect is such as it was at the latter date, but preserves on the side facing the city a great deal of the appearance so much admired in the Middle Ages.

There is a project on foot to restore the building entirely as it stood in the thirteenth century. A Genoese architect of talent, the Cavaliere Agostino Allegro, by means of perfectly authentic data and

what is left of the original construction, has made a design representing the façade as it existed from 1270 until 1585. This architectural project having been kindly communicated to me by the author, I caused it to be reproduced with his permission in photo-engraving, and inserted in the present work. The only omission is the heavy chain which the Genoese wrenched away from the entrance of the port of Pisa in 1290, when Admiral Corrado Doria seized the place. This trophy hung over the arcades of the main entrance of the Palace of St. George from that time until 1860, at which date, by order of the Genoa Municipality, the chains were generously given back to the city from which they had been taken six centuries ago.

Page 71, note 157. Father Amedeo Vigna, the learned author of the *Codice Diplomatico delle Colonie Tauro liguri durante la Signoria di S. Giorgio* (Vols. VI. and VII. of the *Atti della Società Ligure di Storia Patria*).

Page 71, note 158. See the notarial act of October 30th, 1470, *supra*, page 81, and, *infra*, note 205.

Page 71, note 159. For a sketch of St. Andrew's Gate, see the engraving in front of Vol. II. of my *Christophe Colomb*.

Page 72, note 160. Genoese Archives, in Not. Gio. Batta Parrisola, *sub anno* 1494, No. 327, doc. xxxviii. (The later figures, here and in the following notes, refer to Appendix A, in Vol. II. of my *Christophe Colomb*.)

Page 72, note 161. *Loc. cit.*, in Not. Benedetto Pilosio, file 1, No. 96, doc. i.

Page 72, note 162. *Christophe Colomb*, Vol. II., documents xxxix.-xliii. These documents comprise the pleadings and affidavits in the suit brought in 1500 against the heirs of Domenico Colombo, to recover the purchase money (£ Genoese 250), due by him since 1473, on account of the little country house near Savona, bought of Corrado de Cuneo, twenty-six years before. (Docs. xxvi.-xxviii.)

Page 72, note 163. Susanna Fontanarossa was certainly dead on the 21st of July, 1489: *filiorum et heredum q. Suzane eorum matris olim uxoris quondam* (*sic*, by mistake, as he is personally present), *Dominici*. (In Not. L. Costa, doc. xxxvi.) I make her death coincide with the return of Domenico Colombo to Genoa, towards the year 1484.

Page 72, note 164. See *supra*, pages 58 and 68, for the popularity of *luoghi*.

Page 72, note 165. *Antonii Galli De Navigatione Columbi per inaccessum antea Oceanum Commentariolus*, in Muratori, *Ital. Script.*, Vol. XXIII. col. 301-304, as a sequel to Gallo's account of the war between the Genoese and Aragonese in 1466, and against Galeas, Duke of Milan, in 1476-1478. It must have been written between 1496 and 1498, as Gallo mentions only the first two expeditions of Columbus.

Page 74, note 166. Savona archives. In Not. Tommaso de Moneglia, doc. xxxix.

Page 74, note 167. *Christophe Colomb*, Vol. II., doc. xli.

Page 75, note 168. Had Giovanni-Pellegrino been then living, he would have figured in the act of July 21st, 1489 (in Not. L. Costa, doc. xxxvi.), where all the children of Domenico in existence at that date are made to appear or are named.

Page 75, note 169. In Not. T. de Moneglia, doc. xli.

Page 75, note 170. *Ibidem*, doc. xlii.

Page 75, note 171. *Ibidem*, doc. xl. For a more ample discussion concerning that series of documents, their origin and authenticity, see *Christophe Colomb et Savone*, Gênes, 1887, 8vo, pp. 57-76.

Page 76, note 172. Savonese archives. In Not. Giovanni Rogero, docs. xxvi.-xxviii., and *Liber Jurium, sub anni* 1470 and 1474, in the archives of the Chapter of Savona.

Page 76, note 173. Oviedo, *Historia General de las Indias*, lib. i. cap. ii. Vol. I. (edition of 1851), p. 12, and lib. ii. cap. xiii. Vol. I. p. 52.

Page 76, note 174. *Historie* (edition of 1571), cap. lxxii. f. 164.

Page 76, note 175. In reality, the Savonese documents show Domenico as still living in 1491, but as he has left Savona, they mention him thus: *Domenico Colombo q. Giovanni, tessitore di panni, cittadino di Genova.* (Giambattista Belloro, *Revista critica*, p. 61, and doc. xxxvi.) But I wished to confine myself strictly to the documents at present under examination.

Page 76, note 176. Oviedo, *loc. cit.*, p. 13.

Page 76, note 177. Muratori, *Ital. Script.*, Vol. XXIII. col. 301.

Page 76, note 178. *Idem*, Vol. XXIV. col. 534.

Page 76, note 179. In Muratori, *ubi supra.*

Page 76, note 180. Navarrete, Vol. II. pp. 227, 313, 314.

Page 76, note 181. Muratori, *ubi supra.*

Page 76, note 182. Navarrete, Vol. II. p. 4.

Page 77, note 183. Las Casas, *Historia*, lib. i. cap. ci., Vol. II. p. 79.

Page 77, note 184. Savonese archives. In Not. T. del Zocco and Lodovico Moreno, docs. xxiv. and xxiii.

Page 77, note 185. *Ibidem.* In Not. Pietro Corsaro, doc. xxi.; Lodovico Moreno (*bis*), and Tommaso del Zocco.

Page 77, note 186. *Ibidem.* In Not. T. del Zocco, docs. xvii. and xvi. The act of August 26th, 1472, is very curious. Christopher stands security for his father, but with the latter's consent. For this curious disposition of the Roman law, and its application to minor children acting as if of age, with or without the *in integrum restitutio*, see *Christophe Colomb*, Vol. I. pp. 227-233.

Page 77, note 187. In Not. Giovanni Gallo. See Giovanni Tommaso Belloro, *Notizia di Quindici Carte concernenti ad una famiglia Savonese dei Colombi.* Torino, 1800, nella stamperia di Vicenzo Bianco, 8vo, 14 pp., p. 9. There are only two copies known of that work, which was reprinted by Father Spotorno, although his name does not appear (except in his own copy). The title of this reprint is *Notizie della famiglia di Cristoforo Colombo raccolte da Tommaso Belloro. Impressione seconda con note dell' editore.* In Genova, 1821. Presso A. Frugoni Stampatore-librajo, 8vo, 16 pp. It is also very rare. Finally, Tommaso Belloro's son republished the documentary part in the *Revista critica dell' avvocato Giambattista* Belloro *archiv. della cessata banca di S. Giorgio alla dissertazione del Signor Felice* Isnardi *sopra la patria di Cristoforo Colombo*; Genova, 1839, Stamperia Casamara, 8vo, 44 pp.

Page 77, note 188. In Not. G. Gallo, doc. x.

Page 77, note 189. In Not. G. Gallo, 1468-1470, No. $\frac{4}{11}\frac{0}{8}$, doc. xlii., not in a *filza*, but in a small bound register. We frequently find in Liguria, during the fifteenth century, workmen exercising two trades at the same time. See in doc. xli., Domenico's next-door neighbour, Emanuele Rubato designated as being both baker and cloth-weaver, two professions very dissimilar. As to Domenico, Staglieno has found in the Genoese archives three documents of 1464 and 1465 (in Not. G. Valdettaro and B. Pilosio), executed *extra portam S. Andree*, by *Dominicus de Columbo quondam Johannis*, who is designated as being a cheesemonger (*formajarius*). This accounts for the fact that when Domenico left Genoa to go to Savona, he rented his house at St. Andrew's Gate to a cheesemonger: *Nicolaum Malium formaiarium.* (In Not. G. Benedetti, doc. xxxi.) We also understand why his daughter Bianchinetta was married to a retail cheese dealer: *Jacobus Bavarelus formajarius.* (In Not. L. Costa, doc. xxxvi.)

Page 78, note 190. The wool-weavers of Genoa, wishing to obtain from those of Savona that they should accept a common tariff, sent in February, 1470, two of their own numbers to Savona. These agents were Domenico Colombo and Antonio Garibaldi: *magistri textores pannorum lane civitatis Janue.* On the 13th of March following, having returned to Genoa, their action was confirmed by the corporation. (In Not. Paolo Recco, file 9th.) While in Savona, Domenico met one of his former apprentices (*olim famulus*) called Bartolomeo Castagneli. For reasons as yet unknown, he determined to start a new establishment in the place, and to that effect engaged the services of the said Bartolomeo. Hence the contract of March 2nd, 1470 (Doc. viii.). He then returned to Genoa, probably to settle his affairs.

On the 22nd of September following we find him in jail: *Egregius dominus Judex malleficiorum Janue, sciens Dominicum de Columbo* [*quondam Johannis*] *detemptum et carceratum fuisse parte et mandato magnifici domini Potestatis Janue.* (In Not. Giacomo Calvi, file 2, No. 371.) The cause of his imprisonment is not stated, but, by binding himself to pay a certain debt he owed Geronimo del Porto, his son Cristoforo: *Christofforus eius filius, in presentia et consensu dicti Dominici*, standing security, he was set free. This curious transaction, composed of three documents, was lately discovered by Staglieno in the archives of the Palazzetto. (*Giornale Ligustico*, Anno xv., Fasc. I.-II., 1888.)

On the 25th of October following Domenico is in Savona (in Not. G. Gallo, doc. x.), but five days afterwards, and until November 28th, 1470, he is again in Genoa. (In Not. N. Raggio and G. B. Pilosio, docs. xii. and xii. *bis.*) After the latter date, with the exception of a few journeys to Genoa on account of business connected with his property in the city, Domenico Colombo lives constantly in Savona until 1483, when on the 27th of January of that year we see him make a lease of the house at Saint Andrew's Gate, reserving for his own use a room or two. (New document just discovered by Staglieno.)

Page 78, note 191. In Not. Pietro Corsaro, doc. xxii. The Saint Julian Street, where Domenico Colombo then lived in Savona, formed part of the present *Via de' Cassiari.*

Page 78, note 192. It is a sort of suburb of the city of Genoa.

Page 78, note 193. In Not. Giovanni Gallo, doc. xxxii.

Page 79, note 194. The house is in the *Vico Dritto Ponticello*, No. 37 for the building, and No. 67 for the shop, as in Genoa stores and shops bear a separate number, which is painted red; hence the word *N° Rosso* 67. The lower part of the house is occupied by a brass cock maker. There can be no doubt about the identity of the house, as Staglieno by means of most arduous researches has traced back the title from the present proprietor to the time when Domenico owned it, as well as the title of the next door neighbours on each side. (Staglieno, *Sulla casa abitata da Domenico Colombo in Genova*, Genova, 1885, 8vo, and my articles in the Paris *Liberté* of September 20th, 1887, and Genoa *Caffaro* of October 1st following.)

The building was purchased by the Municipality in June last, for 31,500 lire (about $6,300); just as I was taking steps to buy it myself. I am sorry to say that the house is too small and too dark inside to be used as a public library, school, or geographical museum.

It would have been well to select as an inscription to place over the door, Columbus' own words, although applied by him only to the city: *From there I came, and there I was born:*

DELLA SALÍ Y EN ELLA NACÍ.

The Municipality instead has lately chosen another inscription composed by Father PIZZORNO, which however is concise and to the point:

NVLLA . DOMVS . TITVLO . DIGNIOR
HÆIC .
PATERNIS . IN . ÆDIBVS
CHRISTOPHORVS . COLVMBVS
PVERITAM
PRIMAMQVE . JVVENTAM . TRANSEGIT

I would have added: FORSAN NATVS; that is, in plain English:

NO HOUSE DESERVED BETTER AN INSCRIPTION.
THIS IS THE PATERNAL HOME OF
CHRISTOPHER COLUMBUS
WHERE HE PASSED HIS CHILDHOOD AND YOUTH
—AND PERHAPS WAS BORN—

I scarcely need add that neither Domenico nor his son ever lived in the house over which there is an inscription in the Vico di Mulcento, and where our countrymen visiting Genoa never fail to go, in charge of a cicerone.

Page 80, note 195. In Not. Giovanni BRIGNOLE, quoted by PAVESI (MS.). The files of that notary are registered under the caption of *Combustorum*, which means that they were destroyed during the bombardment of SEIGNELAY in 1684.

Page 80, note 196. In Not. Lazaro RAGGIO, quoted by LONGHI (MS.).

Page 80, note 197. In Not. Lazaro RAGGIO.

Page 80, note 198. In Not. Giovanni DE BENEDETTI and Lorenzo COSTA.

Page 80, note 199. In Not. G. PINETTO.

Page 80, note 200. In Not. Oberto FOGLIETTA.

Page 80, note 201. See the controversy between Giambattista BELLORO and Felice ISNARDI; also *Christophe Colomb*, Vol. I. p. 152.

Page 80, note 202. *Memorie dell' Accademia delle Scienze, Lettere ed Arti di Genova*, Genova, 1814, Vol. III. p. 3, *sequitur*. CAMPI's book had scarcely appeared when it was refuted. I found in the Vatican library a MS. (No. 9452), entitled: *Delle cose di Cristoforo Colombo. Historia per dare alla stampa. Documenti publici, scritture autentiche. Memorie . . . . . attinenti alla Patria, Famiglia e persona di Cristoforo Colombo nativo Genouese d' immortale nome prodotte a reconvenire Pietro Maria Campi, Canonico Piacentino et Historiografo della Illma e Nobiliss. Città di Piacenza, per Onorigione* BALZAMINI; (*circa* 1667), 2 vols. folio.

Page 81, note 203. This Domenico is the candidate brought forward by Count NAPIONE in a paper read before the then Imperial Academy of Sciences of Turin in 1805, and afterwards reprinted with additions. The notarial documents quoted by CAMPI and NAPIONE are not in the archives of the Palazzetto, and a great deal can be said against the authenticity of a majority of them.

Page 81, note 204. See the genealogical diagram, *supra*, page 84.

Page 81, note 205. In Not. Giacomo BONVINO, docs. iii., iv., v.

Page 82, note 206. Under the Roman Law there were several majorities, that is, periods of life at which males became legally competent to execute certain contracts or perform certain acts, just as under the English Common Law at the age of fourteen a male could consent to marriage, choose his guardian and make a will of personal property, and at seventeen be an executor.

Page 82, note 207. In Not. Giov. CALVI, Genoa, 22nd and 28th of September, 1470; and in Not. Gio-Batta PILOSIO, 28th of November following.

Page 83, note 208. By the Roman Law a woman could not part with a right without being assisted by her *agnati* and *cognati*, that is, the relations by the father and those by the mother. When Susanna FONTANAROSSA, the mother of Christopher Columbus, ratified the sale which her husband had made of his house at the Gate of the Olive-tree, August 7th, 1473 (in Not. P. CORSARO, doc. xxii.), she relinquished a legal mortgage on that property arising from her marriage portion. That is the reason why we see figuring in the deed her agnates and cognates, viz., two brothers, named Guglielmo and Goagnino FONTANAROSSA; three other individuals of the latter name; a cousin-german, Antonio DE AMICO, &c., &c. All these were weavers by profession. So we also know Columbus' family connections on his mother's side.

Page 83, note 209. Genoese archives. In Not. Giamb. PILOSIO, file 5, No. 775, and STAGLIENO, *Giornale Ligustico*, Anno XIV, p. 260.

Page 83, note 210. *Idem.* In Not. Giovanni VALDETARRO, file 1, No. liii., STAGLIENO has also found the articles of apprenticeship of the brothers of *Johannetus* or Johnny COLOMBO. Amigheto was bound to learn the trade of silk-weaver, at Genoa, February 7th, 1472 (in Not. Giacomo RONDANINA, file 7, No. vii.). Mateo was also apprenticed to learn the same trade, September 3rd, 1471 (*Ibidem*). There was a fourth brother, called Tomaso, who was bound likewise, April 2nd, 1471 (*Ibidem*). The latter was no party to the contract of 1496.

Page 83, note 211. Johannetus COLOMBO is declared by the notary to be at the time of drawing up the articles, in 1460, fourteen years old. This makes him of the same age as his cousin Christopher COLUMBUS.

Page 83, note 212. East and within a short distance of the city of Genoa there are two tracts of country. The nearest is called *Bisagno*, from the torrent of that name, and where the mother of Columbus, Susanna FONTANAROSSA, was born. She belonged to a family of wool and silk-weavers. (In Not. F. CAMOGLI, doc. x.) The other locality is the *Fontanabuona Valley*, where we notice the town-names of *Terrarossa* and *Moconesi*, which are connected in various manners with our COLOMBOS. See in my *Christophe Colomb*, Vol. I., the map, and pages 183-191.

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